Volume III, Section 1— Combination System Implementation Guide

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Overview

Welcome to Volume III of the *Common Origination and Disbursement (COD) Technical Reference*, written for users with Pell or Direct Loan systems used in combination with EDExpress.

This volume of the *COD Technical Reference* provides guidance, edits, and record layouts for using EDExpress for Windows 2006-2007 (the free software package provided by the U.S. Department of Education) in combination with your own system or vendor-provided software.

As an EDExpress user, you are a Full Participant in the COD System's processing. As a Full Participant, also be sure to read Volume II (Common Record Full Participant Technical Reference) of the *2006-2007 COD Technical Reference*.

Each volume of the *2006-2007 COD Technical Reference* is available for download from the U.S. Department of Education's Federal Student Aid Download (FSAdownload) Web site located at fsadownload.ed.gov as well as the Information for Financial Aid Professionals Web site (IFAP) located at ifap.ed.gov, as needed.

Note: The Higher Education Reconciliation Act of 2005 (the HERA), Pub. L. 109-171, created two new Title IV grant programs—the Academic Competitiveness Grant (ACG) and the National Science and Mathematics Access to Retain Talent (National SMART) Grant. The HERA also extends Federal Direct PLUS Loan (Direct PLUS) eligibility to graduate or professional students.

Note: The HERA Direct PLUS provision does not create a new loan program. Instead, it allows a new type of borrower—an eligible graduate or professional student—to borrow under the existing Direct PLUS Loan Program. Effective July 1, 2006, we have parent PLUS borrowers and graduate or professional student PLUS borrowers (Grad PLUS borrowers).

The COD System will process Grad PLUS loans for 2005-2006 and forward beginning July 1, 2006, and will process data for the ACG and National SMART Grant programs for 2006-2007 and forward beginning December 16, 2006.

- While the HERA establishes Grad PLUS loan eligibility for the 2005-2006 cycle and forward, the EDExpress 2005-2006 software will not be modified to add Grad PLUS loan functionality.

EDExpress 2006-2007 will be modified in four separate releases to add new ACG and National SMART Grant functionality and enhance existing Direct Loan functionality to enable Grad PLUS loan processing.

For more information, see "The Higher Education Reconciliation Act (the HERA) of 2005" appendix at the end of this section.

What it Means to be a Combination User

As a financial aid administrator (FAA) at a combination school, you are aware of how complicated the entire financial aid process can be to manage. As a Full Participant, the COD System improves the flow of financial aid processing and can streamline the workload in your financial aid office.

The COD System continues to function using the basic process of schools submitting records and receiving responses. You can use EDExpress in combination with your mainframe or third-party software to perform this task or part of this task with the COD System.

EDExpress continues to use flat American Standard Code for Information Interchange (ASCII) files to communicate with your external systems. You import flat ASCII files into EDExpress to load Pell, ACG, National SMART Grant, and Direct Loan data. In turn, EDExpress exports your data to the COD System in the required Extensible Markup Language (XML) format for Full Participants.

After your data is processed, the COD System sends a response in XML format that can be imported into EDExpress. You can then export the information you need to your mainframe or third-party software from EDExpress in the ASCII flat file format.

Schools planning to use EDExpress for Windows 2006-2007 to process Pell, ACG, National SMART Grant, or Direct Loan data must be enrolled as a Full Participant with the COD System for the respective programs.

- You only need to enroll as a Full Participant for Direct Loan or Pell if you were not enrolled in the respective program in 2005-2006.

The contact information is as follows:

- 800/474-7268 for Pell Grant, ACG, or National SMART Grant assistance

- 800/848-0978 for Direct Loan assistance

- CODSupport@acs-inc.com

Organization of this Guide

This Implementation Guide is a reference to assist school FAAs who use EDExpress for Windows software in combination with their mainframe system or third-party software to process Pell, ACG, National SMART Grant, and Direct Loan data. This guide also assists schools in implementing changes for the COD System for the 2006–2007 award year.

The following sections in Volume III contain pertinent combination system information:

- Section 2: Combination System Message Classes

- Section 3: Combination System Record Layouts

- Section 4: Combination System Edits

Enhancements and Changes to EDExpress for 2006-2007

EDExpress software has been enhanced to conform with the annual changes to COD, Pell, and Direct Loan processes. EDExpress provides a common setup feature for the Pell and the Direct Loan programs, as well as a common Origination tab and a common Disbursement tab. Separate Pell and Direct Loan origination and disbursement windows display mutually exclusive data elements.

EDExpress Pell and Direct Loan users are Full Participants in the COD process for 2006-2007. They send and receive origination and disbursement data to and from the COD System using the Common Record XML format. If your school does not use EDExpress for all of its Pell or Direct Loan processing, you need to modify your processes using the 2006-2007 Pell and Direct Loan Combination System record layouts to accommodate updates to fields and edits that are implemented within EDExpress due to the COD System. Refer to Volume III, Section 3 (Combination System Record Layouts) of the *2006-2007 COD Technical Reference* for more information.

Note: The Higher Education Reconciliation Act of 2005 (the HERA), Pub. L. 109-171, created two new Title IV grant programs — the Academic Competitiveness Grant (ACG) and the National Science and Mathematics Access to Retain Talent (National SMART) Grant. The HERA also extends Federal Direct PLUS Loan (Direct PLUS) eligibility to graduate or professional students.

EDExpress 2006-2007 will be modified in four separate releases to add new ACG and National SMART Grant functionality as well as enhance existing Direct Loan functionality to enable Grad PLUS loan processing. For more information, see "The Higher Education Reconciliation Act (the HERA) of 2005" appendix at the end of this section.

EDESuite Products Updated for Section 508 Compliancy

All 2006-2007 EDESuite PC products contain updates to software grids, field labels, and help text to ensure compatibility with screen reader technology used by the visually impaired, in compliance with Section 508 of the Rehabilitation Act.

Screen reader software cannot interpret color shading in EDESuite software entry fields or directly read the contents of software grid cells. To accommodate these restrictions, EDESuite software users will notice the following major changes:

- All software fields that are shaded yellow to indicate they are required will now also display a "-R" after the software label. The "-R" indicates the field is required.

- All software fields that are shaded blue after a previously saved value has been modified will now also display a "-C" after the software label. The "-C" text indicates the field has been changed. If the change is made to a field that is shaded yellow, the "-C" text will replace the "-R" text after the label.

- All software grids now display floating text descriptions of the contents of grid cells when cells are selected. The text appears one cell above (or one cell below, for cells in the first line of the grid) the selected cell. The text lists Row number, Column title, and (if applicable) the current Value. Clicking once in a cell, or using the Tab key or arrow keys to move to a cell, displays the text. Clicking a second time hides the text.

- The first time you log into EDExpress, the default user ID and password is SYSADMIN. The system then prompts you to change the default password by entering a new password and verifying it. Floating text is always enabled for the SYSADMIN user ID and always appears on the Startup Information dialog box. For all users, other than SYSADMIN, floating text is disabled by default. To enable it, select the **Enable 508 Grid Functionality?** checkbox on the Security Users dialog box. To disable the floating text, go to **Tools**, **Setup**, **Global**, **Security Users** and create a new user ID and password. Exit the software, and then log back in with your new user ID and password.

   Note: Users will always see the "-R" and "-C" labels added to software fields.

EDExpress — Global

The following enhancements have been made to the EDExpress software affecting Global functionality, which is applicable to the COD – Pell and Direct Loan module:

Security

- **FAA Access Setup Security Added.** For added security, we modified Security Groups setup to enable administrators to grant or deny access to the FAA Access setup screen for particular Security Groups. EDExpress users associated with a Security Group that does not have rights to view FAA Access setup will not be able to view or modify the FAA Access setup dialog box.

- **508 Grid Functionality Checkbox Added.** We added a checkbox, Enable 508 Grid Functionality?, to Security Users setup. This checkbox allows administrators to deactivate floating text descriptions of cell contents in software grids for staff who are not using screen reader technology. Selecting this checkbox activates the floating text for a specific User ID, while clearing the checkbox deactivates the floating text for a specific User ID for all grids except the Startup Information dialog box. Floating text is always enabled for the SYSADMIN user ID and always appears on the Startup Information dialog box. For all users other than SYSADMIN, floating text is disabled by default.

Prior Year Import

- **Prior Year Global Setup Fields Added.** Prior Year User-Defined Queries, Setup, and File Formats Import now imports responses for the following Global setup fields (listed by Global setup area) from the prior year's EDExpress database:

    - FAA Access setup: All fields

    - System setup: Default E-mail Address and Default Address

    - Security Users setup: Automatically Transmit?

- **Prior Year Global File Format Import.** Prior Year User-Defined Queries, Setup, and File Formats Import now imports Global File Formats and associated fields from the prior year's EDExpress database.

- **Prior Year File Format Field Count Limitation Added.** Prior Year User-Defined Queries, Setup, and File Formats Import no longer allows the import of a File Format from the prior year's EDExpress database if more than 255 EDExpress fields are selected in the File Format. In prior versions of EDExpress, using a File Format with more than 255 fields resulted in software errors during the External Export process.

- **Prior Year Demographic Data Import.** Prior Year Demographic Data Import now imports values for the Demo tab fields E-mail Address 2 and Country Code from the prior year's EDExpress Database.

Other Imports

- **Import and Export Files Automatically Backed Up.** EDExpress automatically backs up your files rather than prompting you to back them up when 1000 files of the same message class already exist in the import or export directory. If EDExpress determines that 1000 files of the same message class already exist, the software creates a backup subdirectory called "BACKUP" in your existing data directory and automatically moves the files into it. This prevents previously imported or exported files from being overwritten when you import or export new files.

Setup

- **File Formats Restricted to 255 Fields.** The File Format setup for all EDExpress modules has been modified to enable users to add a maximum of 255 fields to each unique File Format. In prior versions of EDExpress, using a File Format with more than 255 fields resulted in software errors during the External Export process.

Entry

- **Labels Modified for Yellow-Shaded Required Fields.** As part of the overall update of EDESuite software for Section 508 compliancy, all software fields that are shaded yellow to

indicate they are required for the given tab, dialog box, or process now display "-R" after the label. Certain required fields, particularly those required in some circumstances but not others, are not displayed with yellow shading, and hence will not display the "-R" as part of the field label, even though the fields must be entered before a given process or function can be run.

- **Labels Modified for Blue-Shaded Modified Fields.** As part of the overall update to the EDESuite of software for Section 508 compliancy, all software fields that change to blue shading after a change is saved to a previous value in the field now display "-C" after the field label. The "-C" text only appears as part of the label after the change is saved. If the change is made to a field that is shaded yellow, the "-C" text replaces "-R" after the label.

- **Floating Text Added to Software Grids:** As part of the overall update to the EDESuite of software for Section 508 compliancy, software grids now display floating text descriptions of the contents of grid cells when cells are selected. The text appears one cell above (or one cell below, for cells in the first line of the grid) the selected cell. The text lists Row number, Column title, and (if applicable) the current Value. Clicking once in a cell, or using the Tab key or arrow keys to move to a cell, displays the text. Clicking a second time hides the text. Floating text is always enabled for the SYSADMIN user ID and always appears on the Startup Information dialog box. For all users other than SYSADMIN, floating text is disabled by default. To enable it, select the Enable 508 Grid Functionality? checkbox on the Security Users dialog box. To disable the floating text, go to Tools, Setup, Security Users and create a new user ID and password. Exit the software, and then log back in with your new user ID and password.

Reports

- **Student Summary Report Displays Cents for Pell Awards.** We updated the Pell Grants section of the Student Summary report to print Pell award amounts in both dollars and cents. Previously, this report only displayed whole dollar values for Pell awards.

COD Processing (Pell and DL)

The following enhancements affect both Pell and Direct Loan data processing:

Pell and Direct Loan Import

- **Disbursement Data Reformatted on Response Import Edit Report.** We changed the format of the Disbursement Response section of the COD Response (message class CRAA07OP) import edit report to more clearly identify the data elements associated with each column heading.

Pell and Direct Loan Data Processing

- **Updated Valid Date Ranges.** We updated valid date ranges for Pell and Direct Loan processing for the 2006-2007 processing cycle to synchronize EDExpress with the COD System's edits and federal policy. These updated data ranges are discussed in more detail in the Business Rules section of this volume.

Pell Only Processing

The following enhancements affect Pell data processing only:

- **Processed Date Field Renamed.** We updated all references to the "Origination Processed Date" field in the Pell module to read "Last Pell Processor Date."

- **Pell Award Amount Displayed in Dollars and Cents.** We updated EDExpress to display Pell award amounts in both dollars and cents throughout the Pell module, including:

  - Fields on the Pell Origination and Disbursement tabs

  - Fields printed on Pell reports

  - Values displayed in Pell Multiple Entry

Direct Loan Only Processing

The following enhancements affect Direct Loan data processing only:

Entry

- **Master Promissory Note (MPN) Fields Renamed.** We updated all references of "Note" to "MPN" in the following fields:

    – "Signed Note Received" renamed to "Signed MPN Received"

    – "Date Signed Note Received" renamed to "Date Signed MPN Received"

Import

- **Import Statistics Dialog Box Modified.** The total number of processed records displayed on the Direct Loan Import Statistics dialog box is now calculated as the sum of accepted, rejected, and skipped records.

- **Packaging Data Import Error Description Revised.** When a user attempts to create a subsidized or unsubsidized loan record from a Packaging record with a Transaction # equal to "00" (on the Awards tab), EDExpress now displays a more detailed error message explaining the error on the import edit report for the Loan Data – Packaging import.

Reports

- **DL Reports Group Records by Original Social Security Number (SSN).** Origination and disbursement data for student records is now grouped by Original SSN on all Direct Loan reports instead of Current SSN. This change makes it easier to identify borrowers in your database with the same Current SSN but different names, Original SSNs, and Loan IDs.

- **Disclosure Statement Loan Information Sort Order Added.** For consistency, the Loan Information section of the Disclosure Statement report always prints subsidized loan information before unsubsidized loan information when data for both loan types is present.

Query

- **Pre-Defined Query Parameters Modified.** We updated the criteria for the "LAA Not Equal to Endorser Amount" pre-defined query to filter for records with a Credit Decision value equal to E (Endorser OK), in addition to the current query criteria. This change will provide more accurate results for users attaching this query to reports or other EDExpress functions.

Business Rules

The following issues may affect your combination system:

- 2006-2007 COD Message Class Options

- 2006-2007 Updates to Valid Date Ranges

- Direct Loan Ancillary Services (for example, where to mail an MPN)

- Direct Loan MPN, PLUS Credit Decision, and Disclosure Statement

2006-2007 COD Message Class Options

The COD System provides various message class options for sending and receiving Common Record data to and from the COD System. The 2006-2007 Common Record Message class options include:

- Non-program specific and non-award year specific (current COMRECIN and COMRECOP)

- Award year specific and non-program specific (Option selected by EDExpress)

- Program specific and non-award year specific

- Award year specific and program year specific

2006-2007 EDExpress is using the award year specific message class option for sending and receiving Common Record data for Pell, ACG, National SMART Grant, and Direct Loan. These message classes are:

2006-2007 Message Class	Data Description
CRAA07IN	COD Common Record data sent to COD from EDExpress
CRAA07OP	COD Response from COD to EDExpress
CRRC07OP	COD Receipt from COD to EDExpress

The award year specific message class option provides you the advantage of viewing the award year of the data within the Common Record file before importing the file into EDExpress. EDExpress is *not* using the options for program specific message classes.

In addition, the COD System sends all Web-generated and system-generated transactions such as a Pell negative disbursement or a Direct Loan MPN response to all schools in new award year specific message classes.

Note: These options do not affect the Pell, ACG, National SMART Grant, and Direct Loan report message classes.

All message classes used by 2006-2007 EDExpress are outlined for you in Volume III, Section 2 (Combination System Message Classes) of the *2006-2007 COD Technical Reference*. All COD message classes are outlined in Volume II, Section 2 (COD Message Classes) of the *2006-2007 COD Technical Reference*.

2006-2007 Updates to Valid Date Ranges

Valid date ranges for Pell and Direct Loan processing are updated for the 2006-2007 processing cycle. These updates affect EDExpress edits and valid field content. Below is the listing of updated 2006-2007 date ranges.

Pell	Direct Loan	Data Element	Date Range
	X	Date of Birth	01/01/1907 to 12/31/1998
X		Pell Enrollment Date	01/01/2006 to 06/30/2007
X		Pell Payment Period Start Date	01/01/2006 to 06/30/2007
X		Pell Disbursement Date*	07/01/2006 to 09/30/2012
	X	Direct Loan Award Begin Date	07/02/2005 to 06/30/2007
	X	Direct Loan Award End Date	07/01/2006 to 06/29/2008
	X	Direct Loan Academic Year Start Date	07/02/2005 to 06/30/2007
	X	Direct Loan Academic Year End Date	07/01/2006 to 06/29/2008
	X	Direct Loan Disbursement Date	06/22/2005 to 10/27/2008

Note: With the exception of disbursement date range, all Pell date ranges also apply to ACG and National SMART Grant records. The valid 2006-2007 disbursement date range for ACG and National SMART Grant records is 7/1/2006 to 9/30/2011.

Direct Loan Ancillary Services

Borrowers of Direct Subsidized, Unsubsidized and PLUS loans can complete a paper MPN or an electronic MPN at dlenote.ed.gov. If a borrower completes the electronic MPN, an MPN Response (CRPN07OP) is sent to the appropriate school. If a borrower completes a paper MPN, the MPN can be mailed directly to the COD System or returned to the school to forward to the COD System. The COD System must receive and accept the MPN before the loan is booked.

Hardcopy MPNs mailed to the COD System by the school must be accompanied by a paper manifest that lists the borrower's name and MPN Identification (ID) for each MPN in the shipment. The paper manifest also provides a certification to be signed by an official at the school.

Note: For 2006-2007, schools continue to send batches of MPNs with paper shipping manifests to the following addresses:

Through Regular Mail:	Through Overnight, Express, or Certified Mail:
US Department of Education P.O. Box 5692 Montgomery, AL 36103-5692 1-800-848-0978	US Department of Education 201 TechnaCenter Drive Montgomery, AL 36117 1-800-848-0978

MPNs for subsidized and unsubsidized loans and MPNs for PLUS loans and Grad PLUS loans must be batched separately and a separate paper manifest created for each. Each document can contain up to 100 notes. Additionally, separate documents (manifests) must be created for each Direct Loan school code. The MPN Manifest option is available through the EDExpress Print process.

Note: Beginning with EDExpress 2006-2007, Release 3.0 (available September 2006), you can print Grad PLUS MPNs and Grad PLUS MPN manifests separately from PLUS MPNs and PLUS MPN manifests.

After a batch of MPNs is received in the mailroom, the notes are manually inspected for missing or incorrect information. A generic checklist is used. If there are errors or information is missing, the checklist is marked in the appropriate blank describing the error that needs to be corrected. The checklist and MPN are returned to the school or borrower, which ever is appropriate. If a note is rejected, a new MPN must be printed with the corrected data and resubmitted to COD.

After an MPN is processed by COD, you receive an MPN Response which includes the MPN status and can be used to update EDExpress.

Note: More information on MPN processing can be found in Volume II (Common Record Full Participant Technical Reference) of the *2006-2007 COD Technical Reference*. You may want to become familiar with all volumes of the *2006-2007 COD Technical Reference* to gain a full understanding of the COD System.

Direct Loan MPN, PLUS Credit Decision, and Disclosure Statement

This section describes the Direct Loan MPN multi-year and single year notes, as well as the PLUS credit decision, and the disclosure statement.

Note: MPNs, MPN Manifests, credit decisions, and disclosure statements for Grad PLUS loans are processed following the same rules and guidelines as PLUS loans for parent borrowers.

Direct Loan Master Promissory Note

Since 2003-2004, the MPN is the approved promissory note for Direct Subsidized and Unsubsidized loans and PLUS loans for all schools. All MPN processes and procedures apply to all loan types.

Note: Refer to the Implementation Guide found in Volume II (Common Record Full Participant Technical Reference) of the *2006-2007 COD Technical Reference* for complete details regarding Direct Loan Master Promissory Notes.

The MPN is a legal document requiring the borrower to repay the funds borrowed under the Direct Loan Program. An MPN must be signed by the borrower before a Direct Loan can be disbursed. An MPN can be either a paper MPN or an e-MPN.

Note: If a Grad PLUS borrower is also a parent who is borrowing a PLUS loan for one or more dependent students, the borrower must sign one Grad PLUS MPN to borrow for himself/herself and a separate PLUS MPN to borrow for each dependent student.

No dollar amount is printed on the MPN by the school or the COD System (loan and disbursement amounts are printed on the Disclosure Statement.) An MPN ID is generated for each MPN and is printed on the MPN. The 21-character MPN ID is used by COD to identify which loans are linked to an MPN. A subsidized/unsubsidized MPN ID contains an **M** in the tenth position. A PLUS/Grad PLUS MPN ID contains an **N** in the tenth position.

The COD System links an accepted subsidized/unsubsidized award to a valid MPN using the following student data elements:

- Current SSN,

- Date of birth, and

- First two characters of the first name *or* the first two characters of the last name, if the first name is blank.

More information on Linking MPNs can be found in Volume II, Section 1 (Full Participant Implementation Guide) of the *2006-2007 COD Technical Reference*.

MPN Features

All MPNs are processed using the multi-year (MY), single-year (SY), or, in the case of PLUS and Grad PLUS loans, the single-loan (SL) feature. The SL feature applies only to PLUS or Grad PLUS loans with an endorser. Schools must use the same MPN feature for all loan types, subsidized, unsubsidized, PLUS, and Grad PLUS loans. For example, a school cannot process MPNs using the MY feature for subsidized/unsubsidized loans and the SY feature for PLUS and Grad PLUS loans. More details on each feature are discussed in the next few paragraphs.

Multi-Year MPN Feature

Since 2003-2004, the authority to process Direct Loans using the multi-year MPN feature was expanded. Under this expanded authority, unless a school is specifically informed otherwise, all Direct Loan schools can allow borrowers to receive loans for subsequent academic years based on a previously signed MPN (even if that MPN was signed before the effective date of the expanded authority). Not only are multiple loans linked to the same MPN accepted by the COD System across academic years, but also across schools. For more information regarding eligibility for the multi-year MPN feature see the Dear Colleague Letter GEN-02-10 (November 2002) (ifap.ed.gov/dpcletters/Gen0210.html) and Volume II (Common Record Full Participant Technical Reference) of the *2006-2007 COD Technical Reference*.

On the Response, there is an MPN link indicator for subsidized/unsubsidized/PLUS/Grad PLUS loans. If the loan record has been linked to an MPN at the COD System, the MPN link indicator contains a **Y**. Loan records not linked to an MPN on file at the COD System have an **N,** in the MPN link indicator field.

Note: When processing 2006-2007 loan records, the COD System is aware of open MPNs processed by the Loan Origination Center (LOC) for program years before 2003-2004.

Schools using the multi-year feature must have a confirmation process in place. The confirmation process for subsidized/unsubsidized loans can be active or passive, however, schools must implement an active confirmation process for PLUS and Grad PLUS loans.

Note: For more details regarding the confirmation process, refer to the Direct Loan School Guide, Chapter 6 at ed.gov/offices/OSFAP/DirectLoan/dl_guide.pdf

Determining the MPN Status for Subsidized/Unsubsidized Loans When Using the Multi-Year MPN Feature

For subsidized/unsubsidized loans processed using the multi-year feature, determining the MPN status is a two-step decision-making process within EDExpress.

First, EDExpress checks for other existing originated subsidized or unsubsidized loans for the student. When another loan exists within EDExpress for a student, EDExpress reviews the MPN status of the existing loan.

IF…	THEN…
The MPN status of the existing loan indicates a valid MPN exists or assumes a valid MPN exists (**A**, **P**, **S**, **M**, or **T**)	EDExpress updates the MPN status of the originating loan to **T**, assumes a valid MPN exists
The MPN status of the existing loan indicates no valid MPN exists (**R** or **N**)	EDExpress sets the MPN status of the originating loan to **R**, ready to print, and a new MPN can be printed

EDExpress MPN Statuses: **N**: Not ready to print (Sub/Unsub only), **R**: Ready to print, **P**: Printed or request to print sent to COD, **S**: Signed & returned (available when current value is P), **M**: Manifested, **A**: MPN Accepted by COD, **X**: MPN Pending, **T**: MPN Exists (available when current value is N, R, P, S or M)

When no other loans for a student exist within EDExpress, EDExpress reviews the ISIR Direct Loan MPN flags if ISIRs were imported into EDExpress.

IF…	THEN…
The ISIR Direct Loan MPN flag indicates an active MPN at COD (**A**)	EDExpress updates the MPN of the originating loan to **T**, assumes a valid MPN exists
The ISIR Direct Loan MPN flag is blank or indicates no valid MPN (**I**, **C**, **N**, or **U**)	EDExpress sets the MPN status of the originating loan to **R**, ready to print, and a new MPN can be printed

ISIR Direct Loan MPN Flag: **A**: Active, **I**: Inactive, **C**: Closed, **N**: None or Unavailable, or **U**: Updated

Determining the MPN Status for PLUS Loans When Using the Multi-Year MPN Feature

For PLUS and Grad PLUS loans processed using the multi-year feature, a school can set the MPN status to **T** either manually or through multiple entry in EDExpress. The MPN status of **T** is used to indicate you assume an MPN is on file at COD for the borrower. When the MPN status is set to **T,** EDExpress does not require the printing of an MPN for that PLUS or Grad PLUS loan. Upon importing the COD Response for an accepted PLUS or Grad PLUS loan, EDExpress is updated with the MPN status on file at COD.

Single-Year MPN Feature

The single-year feature is available to all schools and requires that a new MPN must be completed by a borrower for each academic year. All schools *not* eligible to process MPNs using the multi-year feature must use the Single-Year feature. Schools eligible for the multi-year feature can opt to process MPNs using the single-year feature. The school's processing feature is updated in EDExpress setup and on the COD Web site.

A single-year school must use an MPN generated at or for that school only. A single-year school can link multiple loans for the same academic year, for the same student, to the same MPN. The academic year start and academic year end dates must be the same on all loan records linked to a specific MPN.

On the Response, there is an MPN link indicator for subsidized/unsubsidized/PLUS loans. If the loan record has been linked to an MPN at the COD System, the MPN link indicator contains a **Y**. Loan records not linked to an MPN on file at the COD System have an **N,** in the MPN link indicator field.

Determining the MPN Status When Using the Single-Year MPN Feature

When processing loans using the single-year feature, EDExpress looks for other originated loans for the student with the same academic year within EDExpress to determine the MPN status.

IF…	THEN…
No other loans exist for this student within EDExpress	EDExpress sets the MPN status of the originating loan to **R**, ready to print and a new MPN can be printed
Another loan exists and the academic year start and end dates do ***not*** match the loan being originated	EDExpress sets the MPN status of the originating loan to **R**, ready to print and a new MPN can be printed
Another loan exists and the academic year start and end dates match the loan being originated, EDExpress reviews the MPN status of the existing loan: If the MPN status of the existing loan indicates a valid MPN exists or assumes a valid MPN exists (**A**, **P**, **S**, **M**, or **T**) If the MPN status of the existing loan indicates no valid MPN exists (**R** or **N**)	 EDExpress updates the MPN status of the originating loan to **T** and assumes a valid MPN exists EDExpress sets the MPN status of the originating loan to **R**, ready to print, and a new MPN can be printed

N: Not ready to print (sub/unsub only), **R**: Ready to print, **P**: Printed or request to print sent to COD, **S**: Signed & returned (available when current value is P), **M**: Manifested, **A**: MPN Accepted by COD, **X**: MPN Pending, **T**: MPN Exists (available when current value is N, R, P, S or M)

Note: For schools implementing single-year functionality the ISIR Direct Loan MPN flag is not used in the process to determine if a new MPN should be printed since a previous year's MPN is not relevant.

Single-Loan MPN Feature

The single-loan MPN is an MPN linked to a PLUS or Grad PLUS loan that is accepted with an eligible endorser who has an approved credit decision. After an endorser is associated with a PLUS or Grad PLUS loan, the MPN linked to that PLUS or Grad PLUS loan cannot be linked to any other loans even if the school uses the multi-year MPN feature. The MPN status for a single-loan MPN is determined by the COD System.

When a PLUS or Grad PLUS loan with an endorser is linked to an MPN, the COD System returns an MPN status of accepted on the Response. After the single-loan MPN is established, it becomes an inactive MPN and no other loans can be linked to that same MPN. In addition, all other pending or active PLUS MPNs for the borrower become inactive at the COD System. Future ISIRs display an MPN status of inactive and a new MPN must be completed if the borrower wants to borrow a subsequent PLUS loan.

Importing the MPN Status from the COD System

EDExpress imports the determined MPN status for a loan from the COD System using the common record Response or the promissory note Response. When the loan is accepted by the COD System, the COD System links the loan to an MPN, if possible. The common record Response (CRAA07OP) or the promissory note Response (CRPN07OP) contains COD's MPN status for the loan record.

Upon import of the COD common record Response file (CRAA07OP), EDExpress updates the MPN status of a loan as follows:

IF COD MPN Status Imported is:	THEN EDExpress Updates to:
A = Accepted MPN at COD	A = Accepted by COD
R = Rejected or MPN not on file	R = Ready to print
X = Pending MPN at COD	R = Ready to print

Upon import of the MPN Response (CRPN07OP), EDExpress updates the MPN status of a loan as follows:

IF COD MPN Status Imported is:	THEN EDExpress Updates to:
A = Accepted MPN at COD	A = Accepted by COD
R = Rejected or MPN not on file	R = Ready to print
X = Pending MPN at COD	X = Pending at COD

Note: Beginning with EDExpress 2006-2007, Release 3.0 (available September 2006), you can print Grad PLUS MPNs and Grad PLUS MPN manifests separately from PLUS MPNs and PLUS MPN manifests.

Valid MPN

An open MPN is valid for up to ten years from the date the MPN is received by the COD System if at least one disbursement is made within a year from the date the COD System received the MPN and the borrower has not closed the note.

Note: If at least one disbursement is *not* made on any of the loans linked to an MPN within twelve months, the MPN is closed by the COD System.

To close an MPN a borrower must send a written request to the Direct Loan Servicing or to the school. If the closed notification is received at the school, the school must forward the original documentation to the COD School Relations Center. Upon receipt of a written request, the COD system manually closes the MPN and sends a confirmation letter to the borrower. After an MPN has been closed, no new loans can be linked to it. Loans that are already linked to a closed MPN can continue to use that MPN for disbursement processing. A new MPN must be generated if new loans are to be originated. When a loan is processed by the COD System and all MPNs for the borrower on file at the COD System are closed, an MPN status of **R** (MPN not on file) is returned in the Response to the school.

PLUS Credit Decision Status

When importing a common record Response (CRAA07OP) for a PLUS or Grad PLUS loan, the PLUS credit decision status for the loan is updated in EDExpress. A PLUS or Grad PLUS loan is not linked to an MPN until the borrower has an accepted PLUS credit decision status. PLUS credit decision statuses are A = Accepted, D = Denied, and P = Pending.

When a PLUS or Grad PLUS borrower requests a credit decision override or submits an Endorser Addendum, a Credit Decision Override Response (CRCO07OP) is generated by the COD System to communicate the updated credit decision status.

Note: As with PLUS loans, schools can perform a credit check for a Grad PLUS borrower on the COD Web site.

Valid values for the PLUS credit decision override code are:

      C = Credit overridden as a result of new credit information provided

      E = Credit overridden as a result of an endorser's approval

      D = Credit denied as a result of an endorser's denial

      N = Credit denied after pending.

When the credit decision status is updated to "Accepted," the COD System attempts to link the PLUS or Grad PLUS loan to an MPN. If the loan is linked to an MPN, an MPN Response (CRPN07OP) is generated to communicate the updated MPN status. Upon importing the Credit Decision Override Response file, EDExpress updates the PLUS credit decision status for the PLUS or Grad PLUS loan. Upon importing the MPN Response file, EDExpress updates the MPN status for the PLUS or Grad PLUS loan.

Refer to Volume II (Common Record Full Participant Technical Reference) of the *2006-2007 COD Technical Reference* for additional information regarding requesting a PLUS credit decision or appealing a PLUS credit decision.

Generating Disclosure Statements

Disclosure Statements are required for all loan types (subsidized, unsubsidized, PLUS, and Grad PLUS loans) and can be printed by the COD System or a school.

EDExpress provides the capability to print Disclosure Statements for subsidized, unsubsidized, PLUS, and Grad PLUS loans. When the school prints a Disclosure Statement, the disclosure statement print indicator value of O = Onsite (school prints) within EDExpress is translated to a disclosure statement print code of **S** (school prints and sends to borrower) on the Common Record export that is sent to the COD System.

Note: Beginning with EDExpress 2006-2007, Release 3.0 (available September 2006), you can print Grad PLUS Disclosure Statements separately from PLUS Disclosure Statements.

Refer to the Implementation Guide found in Volume II (Common Record Full Participant Technical Reference) of the *2006-2007 COD Technical Reference* for complete details regarding Generating Disclosure Statements.

System Options

To help you decide how best to incorporate EDExpress for Windows, consider the following questions.

Grant and Loan Volume	How large is the grant and loan volume at your school?
Available Resources	How much of the following resources are available: staff, data processing resources, equipment, and money?
Existing Systems	What existing systems are in place and how easy are they to integrate?
Time Constraints	Is there enough time available to develop a system?
Campus Communications	Are there existing means of communication between offices involved in the Direct Loan Program or the Federal Pell Grant Program? (These offices could include financial aid and bursars.)

The U.S. Department of Education gives you maximum flexibility in fashioning a system solution that best meets your school's needs. As a combination school, you should consider the following options:

EDExpress for Windows

EDExpress for Windows is a comprehensive financial aid management system provided at no cost by the U.S. Department of Education.

- The system is student-based and enables you to process federal application data, including loading and printing Institutional Student Information Records (ISIRs) received electronically from the CPS ISIR Datamart and viewing and correcting individual ISIRs through FAA Access to CPS Online.

- It also computes student award packages, maintains funds, tracks file documents, generates reports, establishes Pell, ACG, National SMART Grant, and Direct Loan origination records, prints MPNs, and manages and reports Pell, ACG, National SMART Grant, and Direct Loan disbursement data.

EDExpress supports all the necessary tasks required to participate in the Federal Pell Grant Program and the William D. Ford Federal Direct Loan Program, as well as the ACG and National SMART Grant programs established by the HERA. Schools using this software can refer to the Desk References for Pell and Direct Loan or the online Help in EDExpress for assistance.

EDExpress and its desk references along with other documentation are located on the fsadownload.ed.gov Web site.

Combination EDExpress/Custom System

You can use any of the processing functions provided by EDExpress in conjunction with external systems or software from another vendor.

EDExpress enables you to import data captured in other on-campus systems for example, a financial aid packaging system.

You can export data needed by other on-campus systems (such as the school's business office) from the EDExpress database.

Interface with Other Software Systems on Campus

Your other school computer systems, used for registration or accounting, are potential providers of data to EDExpress. EDExpress is designed to import data captured in other systems and reformatted according to specifications provided in this technical reference. Likewise, data in EDExpress can be exported for use in other on-campus systems.

Benefits to Using EDExpress

If you currently use another system for Pell and Direct Loan processing, consider that 2006-2007 EDExpress for Windows:

- Is fully XML-compliant to work with the COD System

- Automatically translates the flat file that you imported from your mainframe or third-party software upon export to the COD System

- Can automatically convert XML records from the COD System to flat ASCII and export them to a flat file for your mainframe or another system on campus

- Offers a powerful structured query language (SQL)-based query function for extracting data

- Uses a friendly Windows interface

- Is proven to work well in combination with mainframe systems

- Is backed by expert technical support

PC Requirements for EDExpress

For PC requirements, see the *Installation Guide for EDExpress for Windows* (year specific), located on the fsadownload.ed.gov Web site or contact CPS/SAIG Technical Support at **800/330-5947** (TDD/TTY 800/511-5806) or CPSSAIG@ed.gov.

The Basic Process for Combination Systems

As you review your processing methods and current use of EDExpress, or if you are considering using EDExpress, ask these questions:

- What is the source of my data?

- How will I synchronize updates to the data between EDExpress and the mainframe or my other financial aid management software?

- How will I synchronize updates to the data my office shares with other offices on campus?

Every combination school's processing environment is unique. As a simple example, the steps for processing Pell, ACG, National SMART Grant, and Direct Loan records with EDExpress and the COD System in a combination system environment could be similar to these:

1. In EDExpress, import an ASCII file of records from the mainframe using the **Import External Add** function.

2. Update records in EDExpress by importing an ASCII file from the mainframe using the **Import External Change** function.

3. For Direct Loan, create or verify MPNs if needed. These MPN statuses can come from the External Add or Change files.

4. Export the information from EDExpress (data is automatically translated to XML format) to the COD System for origination through the Student Aid Internet Gateway (SAIG).

5. Receive Common Records Receipts and Responses from the COD System through the SAIG.

    Note: The COD System sends one Response document for each Common Record document submitted.

    For Common Record Responses processed by the COD System and received through the SAIG mailbox, schools can receive a Full or Standard Response. However, EDExpress always requests and receives Full Responses from the COD System. A Full Response contains all the original tags sent by the school and the rejected data elements and reason codes. A Standard Response contains only the rejected data elements and reason codes.

The request that EDExpress sends in the Common Record for a Full Response overrides the school's option set on the COD Web site. For example: If you set your school option to receive Standard Response and you send your data to the COD System using EDExpress, the COD System is going to return a Full Response.

Note: All Web-generated Responses are Full Responses.

For further information, record layouts, and processes, Full Participants should refer to Volume II (Common Record Full Participant Technical Reference) of the *2006-2007 COD Technical Reference*.

6. Import the Receipts and Responses into EDExpress.

7. If the originations and MPNs were submitted successfully and accepted, disburse funds to the students.

8. Export information to the COD System.

9. Use the Query function in EDExpress to extract student information from the records and print the information to a file for the bursar's office.

10. Export the updated records to an ASCII file from EDExpress using the Export External function.

11. Load the file of updated records to your mainframe or third-party software.

12. Make changes to the student records, if corrections are needed.

Note: The Pell External Import Change process, which also applies to ACG and National SMART Grant records, only requires those fields that are to be modified and a few key fields to be imported into EDExpress. Any fields not modified are to be submitted as filler. The External Add/Change Record Layout is updated to allow filler in any non-modified field. For more information, refer to Volume III, Section 3 (Combination System Record Layouts) of the *2006-2007 COD Technical Reference*.

Combination System Message Classes

Volume III, Section 2, of the *2006-2007 COD Technical Reference* provides the 2006-2007 Pell and Direct Loan EDExpress message classes.

Documents

The COD Process begins when a Full Participant school submits a Common Record. For the 2006-2007 award year, the Common Record is submitted by Full Participants in one of two ways:

- Document submission (**Note:** This is the option for EDExpress users.)

- Online submission using the COD Web site

EDExpress, in combination with EDconnect and the SAIG, enables users to participate in the COD System using the document submission process. For questions regarding the online submission using the COD Web site, refer to Volume II (Common Record Full Participant Technical Reference) of the *2006-2007 COD Technical Reference*.

Common Record Document Submission

All Common Record documents are submitted to the COD System's SAIG mailbox. The Enterprise Application Integration Bus (EAI Bus) performs periodic data pickups from the COD System's SAIG mailbox and transmits the Common Record data to the COD System.

EDExpress continues to export Pell and Direct Loan files with document headers and trailers. The document header contains a Document ID that is unique to the export document.

Note: EDExpress 2006-2007, Release 4.0 (available December 2006) enables you to export ACG and National SMART Grant origination and disbursement records for transmission to the COD System and to import responses for ACG and National SMART Grant data sent by the COD System.

For more information regarding transmitting to SAIG, see the *SAIG Host Communication Guide* on the fsadownload.ed.gov Web site.

The Document Integrity Rule

EDExpress requires document integrity. As a result, the COD System returns a response for every Pell, ACG, National SMART Grant, or Direct Loan record submitted by the school. If a school submits a document with 1,000 Pell records, the COD System returns a response corresponding to only those 1,000 records. The response file always contains the same document ID originally submitted by the school.

Tracking Document IDs

Schools should track document IDs on their systems. The EDExpress software provides document-level tracking capability through the Browse function located within the Tools menu option. You can track submissions to the COD System with the Document Activity grid through this system option. Submissions to the COD System can have Pell-only data, DL-only data, or both Pell and DL data.

Note: ACG and National SMART Grant data can be included using existing Pell export options, while Grad PLUS loan data can be included as part of existing DL export options.

All document IDs transmitted to COD using EDExpress have the same format and are 30 characters long. The format is CCYY-MM-DDTHH:mm:ss.ff99999999.

The first segment of the document ID identifies the date the document was exported from EDExpress. The date is represented in CCYYMMDD format.

- CC = Century

- YY = Year

- MM = Month

- DD = Day

Next in the document ID is a **T** as a date/time separator followed by the document time identifying when the document was exported from EDExpress. The time is represented in a HH:mm:ss.ff format.

- HH = Hour

- mm = Minutes

- ss = seconds

- ff = hundredths of a second

The characters that follow reflect the school's assigned eight-digit Source Entity ID from COD System setup. The Source Entity ID is randomly generated and assigned to schools by COD.

Note: The manifest document ID is also tracked in the Document Activity Grid but it uses the Reporting Entity ID, not the Source Entity ID.

Note: The Combination System Message Class table, along with other message class information, is found in Volume III, Section 2 (Combination System Message Classes) of the *2006-2007 COD Technical Reference*.

Combination System Record Layouts

Interfacing your school's system with EDExpress for Windows reduces the effort of preparing data by importing student data from your existing systems into EDExpress. You can also take advantage of the built-in edits in EDExpress to ensure that your records contain valid data. After processing Pell, ACG, National SMART Grant, or Direct Loan records with EDExpress, you can create a customized export file to share the data with your school's other systems.

Volume III, Section 3 (Combination System Record Layouts) of the *2006-2007 COD Technical Reference* contains the record layouts that enable you to use EDExpress for Windows in combination with your school's software to process Pell Grant, ACG, National SMART Grant, and Direct Loan data.

Imports

The import process enables you to quickly add and update both origination and disbursement records using a combination of EDExpress and your school's system or third-party software. Remember, to import data from another system to EDExpress, you must format the data according to the record layouts in Volume III, Section 3 (Combination System Record Layouts) of the *2006-2007 COD Technical Reference*.

EDExpress receives data from external systems without a header and trailer record but does require ASCII format, with the end of each record marked with carriage return/line feed characters (ASCII 13 and 10). After the last record there is no end of file marker (EOF), only the final carriage return/line feed marker.

Note: If the file is incorrectly formatted without the carriage return/line feed, the import fails and the following error message displays: *Invalid Record Length*. You are given the record size of the import file.

The figure on the next page shows the External Import process.

External
Import

Data created on a
school's system

Check to be sure the school's system
layout matches the layout in the
technical reference.

Import the data into
EDExpress. (Indicate to
EDExpress whether or not to
prompt for duplicates.)
EDExpress takes the file
through field-by-field editing
during the save process.

All records failing edits display on an
import edit report generated by
EDExpress. Entries on the report
indicate rejected data.

Did the file import
successfully?

No

Check to make sure that the layout and
number of bytes are what EDExpess
was expecting; resolve all errors. Then
resave the file and begin the import
process again.

Yes

Imported records have now
been added to the database in
EDExpress.

Import External Add or External Change Records

The basic steps for importing external data into EDExpress for Windows are:

1. Select **File**, **Import** from the menu bar.

2. Click the tab of the module you want to use, Pell or Direct Loan.

3. Click the down arrow on the import type box to display a list of file types to import.

4. Select the file type.

   For Pell, ACG, or National SMART Grant, choose **Origination Data – External** or **Disbursement Data – External**.

   For Direct Loan, choose **Loan Data – External Add** or **Loan Data – External Change**.

5. Confirm that the default filename and data directory you established in setup appears in the **Import From** box.

   Or, if you want to import from a different filename, click the **File** button to locate and name the file, then click **OK**. EDExpress enters the filename in the box automatically.

6. Click **Printer**, **File**, or **Screen** as the report output destination.

   If you want to send the report to a file, click the **File** button to locate and name the file, then click **OK**. EDExpress enters the filename in the box automatically. Remember that if you print to a file, no hard copy prints on your printer. To print a hard copy, you need to either open the printed file and print *or* reimport the file and select **Printer** as your output destination.

7. Click **Y** for Yes at the Prompt for Duplicates option if you want EDExpress to display the IDs for records that are duplicates of those already in your database. If you are importing external change records for Direct Loan, skip this step.

8. Click **OK** to import the file and send the report to the destination you chose. The Database Load Statistics dialog box appears.

9. Click **OK** to close the Database Load Statistics dialog box. If you chose screen as your output destination, use the scroll bars to view and click **OK** when you are finished.

10. Review the results. If errors occurred, correct them in your import file, resave the file, and import the file again.

Prompt for Duplicates

If you want to be warned when EDExpress encounters a record in the database with the same ID as a record being imported, select the Prompt for Duplicates checkbox in the Import dialog box.

With the prompt for duplicates option selected, EDExpress prompts you for the following actions when it encounters a duplicate record:

- **Skip?** This option skips the current record and the import process advances to read the next record in the file. No updates are made to the current record.

- **Skip All?** This option skips the current record and all other duplicates without notification. No updates are made to any of the duplicate records that are found. EDExpress does not prompt you when it finds duplicates during the process

- **Update?** This option prompts you to update the current record and continues processing with the next record. The update option processes the current record, then advances to the next record and prompts you again when another duplicate record is found.

- **Update All?** This option updates the current record and all other duplicate records throughout the process without warning you of duplicate records found.

Note: If you do not select the prompt for duplicates checkbox, EDExpress automatically skips duplicate records.

Import Edits for Valid Values

As the import progresses, all records are passed through field-by-field edits. EDExpress checks each field for valid content. If any field fails an edit, the record is rejected. The fields causing the rejection and appropriate invalid value messages are displayed on the Import Edit report.

All records that successfully pass the valid values edits are saved in the EDExpress database.

End-of-Entry Edits

During the External Import process, EDExpress passes the data through end of entry edits. If an edit is hit, an error message appears on the Import Edit report at the end of the process. You can also see "Invalid Value" errors on this same edit report. If this type of error appears, go to the data element in the record layout and refer to the valid values column for help in resolving the error.

Correcting Errors

Invalid or missing data must be updated on the external system. You must then recreate the External Add or Change record and reimport it into EDExpress.

If you are importing only to add previously rejected records, you can reuse the original import file after updating the rejected records. You do not need to remove the previously accepted records from the import file. EDExpress skips these records unless you select the prompt for duplicates checkbox to choose a different action.

As with the original import, the corrected records run through the edits again. If they pass all edits, EDExpress saves them in the database. The correction and reimport process can be repeated until all errors are resolved.

Note: The Pell External Import Change process, which also applies to ACG and National SMART Grant records, only requires those fields that are to be modified and a few key fields to be imported into EDExpress. Any fields not modified are to be submitted as filler. The External Add Record Layout is updated to allow filler in any non-modified field. Refer to Volume III, Section 3 (Combination System Record Layouts) of the *2006-2007 COD Technical Reference*.

Import Edit Report

An Import Edit report is created for each file of imported records. This report identifies rejected records and provides statistics on the number of records added in the database.

Pell External Imports

This section contains information on processing Pell awards using EDExpress in combination with your school's system.

After you enter your Reporting and Attended Entity IDs and your Reporting and Attended Pell ID in EDExpress, you can import external origination or external disbursement files from another system. Records can be set to ready to batch when you import these external files.

External Origination Add/Change Record

The Pell Grant, ACG, and National SMART Grant External Origination Add/Change record layout designates the data elements that are required for the origination record type. External automated systems use this layout to add and change origination award records in your EDExpress database. The detail of each record is based on a set of predefined field elements. Create the file using the PGEO07OP message class so that it can be imported into EDExpress.

Note: Beginning with EDExpress 2006-2007, Release 3.0 (available September 2006), you can add and modify ACG and National SMART Grant origination records in EDExpress using Pell External Origination Add/Change import (PGEO07OP) files. Refer to the latest version of Volume III, Section 3 (Combination System Record Layouts) of the *2006-2007 COD Technical Reference* for the updated Pell External Origination Add/Change record layout.

Note: Changes to the Origination record use the same record layout and apply to the entire award period.

Note: The Pell External Import Change process, which also applies to ACG and National SMART Grant records, only requires those fields that are to be modified and a few key fields to be imported into EDExpress. Any fields not modified are to be submitted as filler. The External Add Record Layout is updated to allow filler in any non-modified field. Refer to Volume III, Section 3 (Combination System Record Layouts) in the *2006-2007 COD Technical Reference*.

External Disbursement Add/Change Record

The Pell Grant, ACG, and National SMART Grant External Disbursement Add/Change record layout designates the data elements that are required for the disbursement record type. External automated systems use this layout to add and change disbursement records in your EDExpress database. The detail of each record is based on a set of predefined field elements. Create the file using the PGED07OP message class so that it can be imported into EDExpress.

Note: Beginning with EDExpress 2006-2007, Release 3.0 (available September 2006), you can add and modify ACG and National SMART Grant disbursement records in EDExpress using Pell External Disbursement Add/Change import (PGED07OP) files. Refer to the latest version of Volume III, Section 3 (Combination System Record Layouts) of the *2006-2007 COD Technical Reference* for the updated Pell External Disbursement Add/Change record layout.

Note: Use the same record layout to add new Pell, ACG, and National SMART Grant disbursement records or modify existing disbursements for these grant types.

Include Records in Next Document Submission

If you select **Include Records in Next Document Submission** in the Import dialog box, EDExpress applies end-of-entry edits to the origination records. They are reviewed for the integrity of their content before they are saved in the Pell database. The origination status of all records that meet the conditions of all required edits is then set to **R** (ready to export).

Records that contain inadequate information are rejected and the import report displays the details of the failed edit condition. Users are not able to set the record to an **R** status until it is changed to conform to edit specifications.

If you do not select **Include Records in Next Document Submission**, you must use the multiple entry feature in EDExpress or set the origination records to **R** one at a time. See the online Help in EDExpress for information on multiple entry.

Disbursement records that successfully pass valid field content edits are systematically added in the Pell database at the **R** (ready) status.

Resolving Edits

To resolve field-by-field edits or data element edits, refer to the valid values column in the record layout and the End-of-Entry Edits table at the end of this section.

Import Edit Report

At the completion of the import process, an Import Edit report is generated. The Import Edit report gives record level detail as well as summary information for the outcome of the import file. The following statuses are printed in summary at the end of the report.

Row Heading	Description	Status
Records Added	Total of first time records added	A
Records Read	Total of all records read	N/A
Records Updated	Total of records changed	U
Records Rejected	Total of records with errors	E
Records Skipped	Total of records disregarded	S

Note: The Import Edit report statistics reflect totals for all records for all grant types. For example, if your import file adds 10 Pell records, 10 ACG records, and 10 National SMART Grant records to EDExpress, the Import Edit report's Records Added field indicates 30 records.

Direct Loan External Imports

This section contains information on importing and processing Direct Loans using EDExpress in combination with your school's system.

Note: In the COD process, the award ID is the loan ID.

External Import Add

When importing new records into the Direct Loan database in EDExpress, you must create a file of borrower records according to a standard file layout. See the External Import Add record layout in Volume III, Section 3 (Combination System Record Layouts of the *2006-2007 COD Technical Reference* for layout and file creation specifications. Create the file using the DIEA07OP message class so that it can be imported into EDExpress.

Note: You can add Grad PLUS loan records in EDExpress 2006-2007, Release 3.0 using Direct Loan External Import Loan Origination Add (DIEA07OP) files. Refer to the latest version of Volume III, Section 3 (Combination System Record Layouts) of the *2006-2007 COD Technical Reference* for the Direct Loan External Add record layout you must follow to add Grad PLUS records in Release 3.0.

If the record passes reject editing and a loan ID is not specified in the import file, the loan record is added in the EDExpress database and a 21-digit loan ID is assigned. The loan ID is important to systems interfacing with EDExpress, because it is needed when making changes to existing records.

When a loan record is imported, EDExpress searches for records with an identical student SSN, loan type, program year, and Direct Loan school code. If there is no match, EDExpress assigns 001 as the loan sequence number.

More about the Loan Data Add File Layout

Certain borrower information is required before you can save a loan record. This information includes data about the borrower such as the name and date of birth. In addition, it includes information specific to the loan, such as the loan amount approved, loan period start and end dates, and assumed MPN status. When creating the import file, refer to and adhere to the column marked "Required Field to Save Record" in the External Import Loan Origination Add file (DIEA) record layout.

EDExpress automatically performs the origination process for all records containing all of the required origination fields. This step is performed during the import process for all records with a loan origination status of **N** (not ready to send to COD).

If your school chooses to fill field #1 with a pre-assigned loan ID, you can assign any loan sequence number (001 to 999). However, we strongly recommend that you start the loan sequence number creation with 001 and do not start with 101.

External Import Change

This type of import enables you to submit changes from your school's systems to the EDExpress Direct Loan database. To do this, as with originations, you must create a file of borrower records according to a standard file layout. Use the External Import Change record layout and the table of Loan Origination Import Change Field Numbers to create your change record. These can be found in Volume III, Section 3 (Combination System Record Layouts) of the *2006-2007 COD Technical Reference*.

Create the file using the DIEC07OP message class so that it can be imported into EDExpress.

Each record must contain the borrower's loan ID, the field number of the field to be updated, and the updated value.

Note: You can modify Graduate PLUS loan records in EDExpress 2006-2007, Release 3.0 using Direct Loan External Import Change (DIEC07OP) files. Refer to the latest version of Volume III, Section 3 (Combination System Record Layouts) of the *2006-2007 COD Technical Reference* for the Direct Loan External Change record layout and Loan Origination Change Field Numbers you must use to modify Grad PLUS records in Release 3.0.

To import most efficiently, you should import the records in Social Security Number order, and the fields to be updated within each change record should appear in numerical order. For example, if you are changing fields S013 (borrower's telephone number) and S101 (student's local address city), field S013 should appear first in the change record, followed by field S101.

Each change record contains space for up to 10 data element changes. Multiple change records can be imported for a loan ID if more than 10 changes are required.

Formatting Corrected Values

Corrected values must be left-justified within the 50-byte change value field. Numeric fields are left-justified and blank-filled up to the maximum number of positions for that field. For example, when correcting a five-byte numeric field to a value of "900," the correction record would display 00900 with 45 blank spaces.

Example:

Two changes are submitted to a loan record whose ID is 012345678U07G99999001:

- A change in the borrower's last name to SMITH, and

- A change in the first anticipated disbursement gross amount to $900.

The following would be the contents of the change record excluding the create time, document number, and User ID fields at the end of the record:
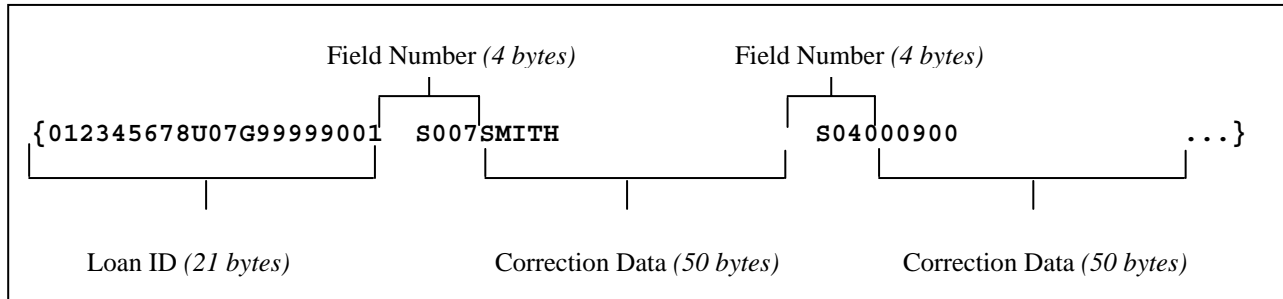
Importing Actual Disbursement Data into EDExpress

You can create a change record to import actual disbursement data from an external institutional system into EDExpress. To do this, use the External Import Change record layout (DIEC07OP) in Volume III, Section 3 (Combination System Record Layouts) of the *2006-2007 COD Technical Reference*.

The change record should include the following data elements:

Field	Change Field Number
Loan ID	N/A
Sequence Number	N/A
Disbursement Number	D003
Disbursement Date	D004
Date	D009
Action Type (Actual Disbursement)	D006
Action Amount (Actual Disbursement)	D007
Actual First Disbursement Change Flag	D008

Disbursement Action Types

The gross, fee, interest rebate, and net amounts are sent to the COD System for all anticipated and actual disbursements. Disbursement records can be recorded in EDExpress by entering either actual gross or net amounts. EDExpress calculates the other amounts.

You indicate whether disbursements are entered using the gross amount or net amount in COD School setup, Direct Loan. After a disbursement is entered into EDExpress using a disbursement gross amount or a disbursement net amount, all disbursement records for that loan must be entered using the same method.

When entering an actual disbursement adjustment (date or amount), you also enter the disbursement number, the action date, and the action type field. This field identifies whether the adjustment is for a disbursement date or amount and describes the disbursement amount you are entering.

The following chart describes the action types available.

Description	Action Type
Enter **gross** or **net** amount of the disbursement	D
Enter **gross** or **net** amount of the adjustment	A
Use anticipated disbursement amounts to enter actual disbursement **gross** or **net** amounts to the disbursement grid. (Only applicable when creating an actual disbursement with an External Change file (DIEC07OP). This Action Type is not applicable to manual entry.)	U
Enter **net adjustment amount** (positive or negative) of the adjustment	N
Enter adjusted disbursement date	Q

Sequence of Disbursement Records

Disbursement records should occur in the file grouped by loan ID. The records must be sorted within loan ID by disbursement number and disbursement sequence number using the previous disbursement sequence number for disbursement sequence numbers 66 to 90.

For example, a loan has one actual disbursement and two adjustments. The table below demonstrates the appropriate sort order for these disbursement transactions.

	Disb Number	Disb Date	Disb Sequence Number	Previous Disb Sequence Number	Action Date
Disbursement	01	09/10/2006	01		
First Adjusted Disbursement Amount	01	09/10/2006	66	01	09/15/2006
Second Adjusted Disbursement Date	01	09/12/2006	02	66	10/01/2006

Inactive Loan Process (Adjustments to Zero)

Individual disbursements and the loan amount approved can be adjusted to zero. This process provides you the flexibility to increase the loan by simply recording and sending the COD System an upward adjustment if the loan or disbursement is to be reactivated after being adjusted to zero.

When you select the inactive flag in EDExpress, a dialog box appears with two options.

Option 1 Select the loan as inactive so it no longer appears on reports.	Loan Amount Approved – not adjusted Anticipated Disbursement – not adjusted
Option 2 Select the loan as inactive so it no longer appears on reports and generates necessary change records to be exported to the COD System.	Loan Amount Approved – adjusted to zero Anticipated Disbursement – adjusts ALL anticipated disbursements to zero

Note: If the sum of actual disbursements is changed to $0, EDExpress displays a message suggesting that you may also want to change the loan amount approved to $0.

The following scenarios demonstrate this process:

Scenario A

Description: School A needs to cancel an entire loan and *no* actual disbursements have been made.

1. Reduce the loan amount approved to $0 or select the loan as inactive and select the option to reduce the loan amount approved to $0.

2. Save the record.

   Note: The save process within EDExpress automatically reduces each anticipated disbursement to $0.

3. Export a Common Record that contains the change to the loan amount approved and all anticipated disbursements to the COD System.

If you later decide to reactivate this loan:

4. Increase the loan amount approved to the appropriate amount, which automatically resets the inactive flag.

5. EDExpress automatically recalculates the anticipated disbursements.

6. Export a Common Record that contains the change to the loan amount approved and all anticipated disbursements to the COD System.

Scenario B

Description: School B wants to cancel an entire loan, but actual disbursements have been made.

1. Adjust all actual disbursements to $0 and send in a Common Record that contains the adjusted disbursement record to the COD System.

2. At the same time, reduce the loan amount approved to $0 or select the loan as inactive and select the option to reduce the loan amount approved to $0.

3. Save the record.

4. Export a Common Record that contains the change to the loan amount approved.

If you later decide to reactivate this loan:

5. (As in Step 4 for Scenario A) Increase the loan amount approved to the appropriate amount. The current anticipated disbursements are *not* recalculated.

6. Enter new anticipated disbursements with new disbursement numbers.

7. Select the disbursement release indicator (DRI) and an actual disbursement record is sent to the COD System to report the new actual disbursement amounts.

Scenario C

Description: School C wants to only cancel individual actual disbursements but not inactivate the loan:

1. Adjust the individual actual disbursements to $0.

2. Export a Common Record that contains these adjusted disbursements to the COD System.

    If you later decide to reactivate these disbursements, you must submit the new disbursement amounts and the new disbursement dates as two separate disbursement adjustment transactions.

3. Export the Common Records to the COD System to report the adjusted disbursement amounts and adjusted disbursement dates.

4. Next, enter the **new disbursement date** (Q type transaction) and export a Common Record to the COD System to report the adjusted disbursement date. The adjusted disbursement date transaction ensures that the interest calculation on the reactivated disbursement is calculated accurately.

Prompt for Duplicates

If you selected the Prompt for Duplicates checkbox in the Import dialog box and EDExpress discovers a record with the same student SSN, loan type, program year, and DL code as on a record being imported, it proceeds according to the action you select. For example, when you select:

- Create New, EDExpress creates a new loan record and prompts you again when the next duplicate record is found. EDExpress assigns the next highest loan sequence number.

- Create All, EDExpress creates a new loan record when each instance of a duplicate record is found without further prompts. EDExpress assigns the next highest loan sequence number.

- Skip, EDExpress skips the duplicate record. The skipped record is counted on the Import Edit report as a skipped record.

- Skip All, EDExpress skips each instance of a duplicate record without further prompts. The skipped records are counted on the Import Edit report as skipped records.

Loan Types in the Database

EDExpress maintains separate records for each borrower loan type. For example, if a borrower is associated with a subsidized loan, unsubsidized loan, PLUS loan (as a parent borrower), and Grad PLUS loan, four records are imported to EDExpress, one for each loan type. For each imported record, a record is established in the Loan Origination database.

Note: Beginning with EDExpress 2006-2007, Release 3.0, the EDExpress Direct Loan module maintains an internal loan type (**G**) unique to Grad PLUS origination records in order to differentiate between PLUS and Grad PLUS data in EDExpress functionality. This internal loan type is not submitted to the COD System. EDExpress uses the existing PLUS Loan identifier (**P**) when creating the Grad PLUS Loan ID.

For subsidized, unsubsidized, and Grad PLUS loan types, the Loan Origination database maintains demographic information about the student borrower. Parent borrower and student demographic information is also maintained for PLUS loans.

Importing Disbursement Profile Codes into EDExpress

Notes regarding importing disbursement profile codes into EDExpress:

- You can include a disbursement profile code without including the loan period start/end dates, academic year start/end dates, or the anticipated disbursement dates (disbursement profile code must already be included in your setup.)

- You can include a disbursement profile code with corresponding loan period start/end dates, academic year start/end dates, and anticipated disbursement dates (EDExpress adds this disbursement profile code, loan period start/end dates, academic year start/end dates, and anticipated disbursement dates to your setup.)

- You can include loan period start/end dates, academic year start/end dates, and anticipated disbursement dates, without a disbursement profile code. EDExpress creates a generic disbursement profile code in your setup.

External Exports (Pell and Direct Loan)

The Export function in EDExpress enables you to extract the data you need, in a format you create, for whatever purpose you choose. For example, when you receive responses for the disbursement records you send to the COD System, you can create ASCII files from the data that contains only the information needed by the business office to update student accounts.

Consider the following scenario for an External Export for Direct Loan information:

The Admissions Office at your school is compiling confidential statistics on the student population, and they need some data on Direct Loan recipients. They want only a little information about each student, not the student's entire financial aid record, and they want to use the data on their mainframe computer. You find you can accommodate their request easily by exporting the data from EDExpress. You would follow these basic steps:

1. **Identify the fields** on the loan record that collect the information needed by the Admissions Office.

2. **Create a file format** that contains those fields using the File Formats tool in EDExpress. To create the file format first, you assign a code to the file format and enter a description so that you can identify it. Then you select the data fields you want to be included in the file format from a menu. (See "File Formats" later in this section and the online Help in EDExpress for information about creating and using file formats.)

3. **Export the data**. When you begin the export process, you can select the records you want to export using queries or selection criteria. You also select the format code so EDExpress knows what format to use. In other words, EDExpress exports exactly the data you specify from only the records you select. The data you export is always in ASCII format. The Admissions Office staff told you that having the file delimited by tabs would make moving the data onto their mainframe much simpler, so you select the tab delimited option in the Export to File dialog box and proceed with the export.

4. **Print the format** you used to export the data and give the printout to the administrators of the Admissions Office's computer system. The format lists the fields you selected. When the administrators match the format to the exported data, they can identify the data elements in each student's record.

The key points are to give the printed file format to the people receiving the data and to tell them that the file is in ASCII format.

Note: Beginning with EDExpress 2006-2007, Release 3.0 (available September 2006), ACG and National SMART Grant fields are available for selection under Pell File Format setup and are included in Pell External Export. In addition, Grad PLUS records included in a Direct Loan External Export file are identified as Loan Type **G** (Grad PLUS), provided you select the Loan Type field as part of the Direct Loan File Format you use for the export.

Header and Trailer Records

Because each school's system has unique requirements for importing data files, the export files created by EDExpress for use by external systems are created without header or trailer records attached. If needed, the appropriate header or trailer records must be created by your school's system upon import.

Also, these export files are created in ASCII format and the end of each record is delineated or marked with carriage return/line feed characters (ASCII 13 and 10). After the last record there is no end of file marker (EOF), only the final carriage return/line feed marker.

Remember that before you can export external data, you must first establish file formats to format the data for the external systems that will use it. Each file format is identified by a code. Select Tools from the EDExpress menu bar to access the File Format function.

File Formats

File Formats is a utility in EDExpress that enables you to select the data fields and the order of the fields for a file to be exported to an external system. Before you can export external data, you must establish a file format for Pell data or for Direct Loan data that is tailored to your external system.

Note: Beginning with EDExpress 2006-2007, Release 3.0 (available September 2006), ACG and National SMART Grant fields are included under Pell File Format setup.

Each file format is identified by a user-defined, two-character code and the specific fields you select in the File Formats dialog box. The order in which you select the fields displays in the Sequence column and indicates the sequence in which the fields appear in the exported file.

Files exported out of EDExpress using File Formats can be exported as standard fixed-length files or each field can be separated by a delimiter. When exporting a file, if you choose fixed-length, the system exports the file in a standard layout, with each field exported into a specific field position within the layout. If you choose comma, tab, or custom delimiter, EDExpress exports the file with each field separated by the chosen delimiter. Some systems may find it easier to import the file with a selected delimiter, rather than using a fixed-length layout for all exports.

Create File Formats

The specific steps to create a file format in EDExpress follow.

1. Select **Tools**, **File Formats** from the menu bar.

2. Click the module for which you want to create the file format.

    Note: Beginning with EDExpress 2006-2007, Release 3.0 (available September 2006), ACG and National SMART Grant fields are included in Pell File Formats.

3. (Optional) If you have previously created file formats, click **Add**.

4. Type a two-character format code for the file you are creating. The code must be unique.

5.   Type a description of the format you are creating.

6. Click the down arrow on the right to scroll through the list of fields.

7. (Optional) If you want to select all the fields, click **Select All**

    Note: You are limited to selecting 255 fields at one time.

8. (Optional) If you want to select specific fields, select the checkbox next to the fields you want to select.

9. Click the **Resequence** button to shift all selected fields to the top of the list for easy viewing. Click **OK** to continue.

10. Click **Save** to save the format, then click **OK** to continue.

11. (Optional) Click **Add** and repeat steps 3 through 10 to add more formats.

12. Click **OK** to return to the EDExpress main window.

For more information on file formats, see the online Help in EDExpress.

Export Data to an External System

The specific steps to export data to an external system follow.

1. Select **File**, **Export** from the menu bar.

2. Click the tab for the module from which you are exporting data (Pell or Direct Loan.)

3. Click the down arrow on the Export Type box to display and select from a list of data types to export.

   For Pell, select **External Export**.

   For Direct Loan, select **External Loan Data**.

   Note: Beginning with EDExpress 2006-2007, Release 3.0 (available September 2006), ACG and National SMART Grant fields selected in Pell File Formats are included in Pell External Export. In addition, Grad PLUS records included in a Direct Loan External Export file are identified as Loan Type **G** (Grad PLUS), provided you select the Loan Type field as part of the Direct Loan File Format you use for the export.

4. Confirm that the default filename and data directory you established in setup appears in the Export To box.

5. (Optional for Direct Loan) Set export status to **Y** (Yes), **N** (No), or **B** (Both.) Export status refers to the export to external flag in the database. Choosing export status as Y in the Export dialog box exports all records with the export to external system flag set to Y. After the export process completes, this flag is set to N.

6. Type the code of the file format you want to use in the Format Code entry box in the lower portion of the window. (See "File Formats" in this section and the online Help in EDExpress for information about creating and using file formats.)

   Or, click the **ellipsis (...)** button to open the File Format grid and select a code from the list. Click the code you want to use, and then click **OK** to return to the Export dialog box.

7. (Optional) Click the **Select Delimiter** option and choose the delimiter method you want to use to separate the data in your file. If you chose to use a custom delimiter, type the character/string you want to use in the Custom Delimiter entry box.

8. (Optional) Click the **Selection Criteria** button to narrow the group of records you want to work with. When you are finished, click **OK**.

9. Click **OK** to export the file. EDExpress exports the file to the location shown in the Export To box, and an Export Statistics dialog box appears.

10. Click **OK** to close the Export Statistics dialog box.

The Query Function

EDExpress includes a powerful SQL-based query function that offers you much flexibility in locating and extracting information from the records in your database, for whatever purpose you require. It enables you to create files tailored with information just for the business office or to print reports that identify specific student populations.

General information on query follows. For more detailed query information, see the online Help in EDExpress.

What is a Query?

A query is a request for certain records from your EDExpress database. It describes records meeting certain criteria that you specify. Queries are used in functions like print and export to select specific groups of student records from all the records in the database. Some queries have fixed values, or you can enter different values each time you use the query.

Why Create a Query?

Use a query any time you want to work with a subset of all the records in your database. For instance, you may want to print a list of seniors to whom you have disbursed Pell. Or, you might want to create unsubsidized loan records for all dependent students with parent's credit decisions of credit denied.

Queries are used in all modules of EDExpress to perform specific functions, such as printing and exporting. Generally, any time working with a subset of records makes sense, EDExpress provides the option to use a query. Queries are available in any dialog box where the Selection Criteria button is enabled.

Note: Beginning with EDExpress 2006-2007, Release 3.0 (available September 2006), entry fields specific to ACG and National SMART Grant records can be selected in Pell Query setup.

Simple Query Statements

A query statement has three components:

- Data field

- Operator

- Value

Query Examples

Example of a Pell Grant Query

If you want to find all students who are **residents of Missouri**, who received the **maximum amount** of Pell Grant funding, the query statement may look like this:

(STUDENT'S STATE OF LEGAL RESIDENCE = "MO")
AND
(AWARD AMOUNT FOR ENTIRE YEAR = 4050)

Example of a Direct Loan Query

If you want to find all **first year students** with an approved loan amount of **less than 2,000**, the query statement may look like this:

(GRADE LEVEL IN COLLEGE = "0")
AND
(LOAN AMOUNT APPROVED < 2000)

You can build queries like these easily in EDExpress by selecting fields, operators, and values from lists. Help for the valid values, for all fields, is available on the Query window.

Predefined Queries

To get you started, EDExpress offers sets of queries that are commonly used in Pell, Direct Loan, and the other modules of the software. You can use these predefined queries as they are, or you can use them as templates for building the queries that are most useful to your school and the way you process data.

Note: See the online Help in EDExpress for a complete list of predefined queries.

Create a Query

The specific steps to create a query in EDExpress follow.

1. Select **Tools**, **Query** from the EDExpress menu bar.

2. Click the tab of the module for which you want to create a query (Pell or Direct Loan.)

3. Click the **Add** button.

4. Type a descriptive title for the query.

5. Select a field from the field list. You can type the first few letters of the field name to find the field names that begin with those letters.

6. Click the down arrow in the operator field to select an operator.

7. Type a value for the field. Click the **Value Help** button to see the valid values for the field.

    If you want to be prompted for a value at the time you use the query, do not specify a value for the query statement. Instead, select the **Prompt at Execution** checkbox.

8. Click the **Append** button to add the query statement to the criteria box.

9. (Optional) Click the **And** button or the **Or** button to add another statement to the query. Repeat steps 5 through 8 until you have added all statements for the query, and then continue with step 10.

10. Click **Save** to save the query, then click **OK**.

11. Click **OK** to close the Query dialog box or click **Add** to create another query.

Combination System Edits

Volume III, Section 4 of the *2006-2007 COD Technical Reference* contains Pell Grant, ACG, National SMART Grant, and Direct Loan EDExpress edits. They are provided in a table format and are listed by edit number. The field name, condition, and message associated with each edit are also provided.

Example End-of-Entry Edits and Resolution Steps

The following end-of-entry edits are commonly encountered whenever importing external origination or disbursement add data into Pell and Direct Loan. Refer to these example edits for resolution help.

Pell, ACG, and National SMART Grant

Origination End-of-Entry Edits

1200 to 1213	**Description:** EDExpress validates the student's award amount for the entire school year based on the student's EFC, academic calendar, cost of attendance, and enrollment status or weeks/hours used to calculate payment. If the award amount for the entire year in the External Origination Add file is greater than the EDExpress calculated amount, the record will not import. **Resolution Steps:** Confirm each record has the correct award amount for the entire year in the External Add file. Payment methodology and academic calendar – When calculating award amounts, you must use the correct payment methodology and academic calendar combination. EDExpress has a variety of edits that ensures consistent and accurate award amounts, provided the values are correct.
1550	**Description:** This edit results when the student's date of birth in the External Origination Add file is blank. **Note:** This edit applies to Pell, ACG, and National SMART Grant origination records. **Resolution Steps:** Add the student's date of birth in CCYYMMDD format to the External Add file.

Origination End-of-Entry Edits (Continued)

1605	**Description:** This edit results if you attempt to originate an ACG record with an Award Amount for the Entire School Year greater than $1300
	Resolution Steps: Adjust the Award Amount for the Entire School Year on the ACG record to a value equal to or less than $1300.
1610	**Description:** This edit results if you attempt to originate a National SMART Grant record with an Award Amount for the Entire School Year greater than $4000.
	Resolution Steps: Adjust the Award Amount for the Entire School Year on the ACG record to a value equal to or less than $4000.

Disbursement End-of-Entry Edits

1520, 1530, 1540	The U.S. Department of Education assigns a Funding Methodology to schools which determines when a school can disburse funds.
	Note: Edits 1520, 1530, and 1540 apply to Pell disbursement records only.
	1520 – Description: This edit applies to Just-in-Time Funding or Pushed Cash. The current date cannot be more than 7 days before the disbursement date.
	Resolution Steps: To correct this edit, enter a disbursement date that falls between 07/01/2006 to 09/30/2012 and is no more than 7 days greater than the current date.
	1530 – Description: This edit affects advanced Funding or Cash Monitoring 1 (CM1). The current date cannot be more than 30 days before the disbursement date.
	Resolution Steps: To correct this edit, enter a disbursement date that falls between 07/01/2006 to 09/30/2012 and is no more than 30 days greater than the current date.
	1540 – Description: This edit applies to Cash Monitoring 2 or Reimbursement Funding. The current date cannot be greater than the disbursement date.
	Resolution Steps: To correct this edit, enter a disbursement date that falls between 07/01/2006 to 09/30/2012 and matches the current date.

Direct Loan

Direct Loan General End-of-Entry Edits

1025	**Description:** This edit occurs if the change record importing the borrower default on education loans is set to a Y and an actual disbursement exists. **Resolution Steps:** EDExpress prompts you to adjust the actual disbursement to $0 (Disbursement tab) and set default on student loan to Y (Origination tab). Or, you can correct the Import Change file to include the correct data. After corrected, the changes are ready to send to COD.
1180	**Description:** This edit indicates the anticipated disbursement date is in error, because the dates imported were out of order. **Resolution Steps:** You can correct this by importing an actual disbursement date that occurs before the first actual disbursement date. After the date is corrected, you can reimport data to update the record in EDExpress, or you can make the change in the record in EDExpress and then send the change to COD. After corrected, reimport data to update the record in EDExpress or to make the changes in the record in EDExpress and send the change to COD.
1215	**Description:** This edit looks at the inactive loan flag. If the inactive loan checkbox is selected, updates to actual disbursements are not allowed. **Resolution Steps:** Select the inactive loan flag checkbox in the Loan Information box on the Loans tab. If the loan should be active, you can clear the inactive loan checkbox and then make changes to the disbursement fields.

Direct Loan Origination End–of-Entry Edits

1010	**Description:** You receive this error when the student's date of birth is the same as the parent's date of birth on a PLUS loan. **Resolution Steps:** Correct either the student's date of birth or the parent's date of birth.
1035	**Description:** You receive this error if the dependency status = D for dependent and year in college is six or seven. Graduate students cannot be dependent. **Resolution Steps:** Change either the dependency status or the year in college.
1126	**Description:** You receive this error if the loan period end date is more than 12 calendar months past the loan period start date (must be less than 365 days or 366 days if a leap year). **Resolution Steps:** Correct this error by adjusting the loan period end date.

Direct Loan MPN End-of-Entry Edits

1065	**Description:** You receive this error: If the MPN status is changed to S and the current MPN status is not P, or If the current MPN status is not an R and the MPN print indicator is F, on-site custom system. **Resolution Steps:** Change the status to P, then change the status to S.
4006	**Description:** You receive this error when the MPN status is changed to T and the current MPN status is not N, R, P, S, or M. **Resolution Steps:** Change the current MPN status to R or P. Then, change the MPN status to T.

Appendix

The Higher Education Reconciliation Act (the HERA) of 2005

The Higher Education Reconciliation Act of 2005 (the HERA), Pub. L. 109-171, created two new Title IV grant programs—the Academic Competitiveness Grant (ACG) and the National Science and Mathematics Access to Retain Talent (National SMART) Grant. The HERA also extends Federal Direct PLUS Loan (Direct PLUS) eligibility to graduate or professional students.

Note: The HERA Direct PLUS provision does not create a new loan program. Instead, it allows a new type of borrower—an eligible graduate or professional student—to borrow under the existing Direct PLUS Loan Program. Effective July 1, 2006, we have parent PLUS borrowers and graduate or professional student PLUS borrowers (Grad PLUS borrowers).

Origination and disbursement data for ACG, the National SMART Grant, and Grad PLUS are processed through the COD System using the COD Common Record and COD Common Record Response.

EDExpress 2006-2007 will be modified in four separate releases to add ACG, National SMART Grant, and Grad PLUS functionality:

- An enhancement release to EDExpress 2006-2007, Release 2.0, available August 2006, provides an interim solution to schools who wish to begin processing Grad PLUS data as soon as possible. This release includes two program files that, when copied to the EDExpress program directory, update data edits in the Direct Loan module to allow the creation of PLUS loan records with a college grade level equal to or greater than **6** (1st year graduate/professional). These records can then be exported for transmission to the COD System. You can print MPNs, MPN Manifests, and Disclosure Statements for Grad PLUS records using the existing Direct Loan PLUS print options for these reports.

- EDExpress 2006-2007, Release 3.0, available September 2006, enables you to create origination and disbursement records for ACG and the National SMART Grant and updates Direct Loan functionality to uniquely identify Grad PLUS loan records in various EDExpress functionality. Release 3.0 also enables you to import and print ACG and National SMART Grant versions of the Electronic Statement of Account (ESOA) and adds separate print options for the Grad PLUS MPN, List–Grad PLUS MPN, MPN Manifest, and Disclosure Statement. Lastly, Release 3.0 updates Pell setup, entry, import, query, external export, and data edits to allow schools using Payment Methodology **4** (clock-hour or credit-hour program without terms) to define a minimum value of 26 (instead of 30) for the field "Weeks of Instructional Time in Program's Definition of Academic Year."

  Note: You are not required to install the August 2006 enhancement release before installing Release 3.0.

- EDExpress 2006-2007, Release 4.0, available December 2006, enables you to export ACG and National SMART Grant origination and disbursement records for transmission to the COD System and to import responses from the COD System.

  Note: You will not be able to export ACG or National SMART Grant records from EDExpress 2006-2007 for transmission to the COD System until you install Release 4.0. The COD System will not accept ACG or National SMART Grant origination or disbursement data before December 16, 2006.

- EDExpress 2006-2007, Release 5.0, available April 2007, enables the export of ACG and National SMART Grant data requests to the COD System and the import of ACG and National SMART Grant-specific versions of files such as the Year-to-Date (YTD) and Multiple Reporting Record (MRR). Release 5.0 also updates Direct Loan functionality to enable the creation of subsidized and unsubsidized loan origination records that follow the increased annual loan limits established by the HERA on loans first disbursed on or after July 1, 2007.

Volume III of the *2006-2007 COD Technical Reference* provides more detail about how to adapt your systems to changes related to the HERA.

Academic Competitiveness Grant (ACG)

The Academic Competitiveness Grant (ACG), the first of two new Title IV grant programs established by the HERA, is available to full-time students at degree-granting institutions who are Federal Pell Grant recipients and U.S. citizens. The ACG is available starting with the 2006-2007 award year.

All ACG functions performed in EDExpress 2006-2007 use existing Pell and COD software functionality, including tabs, menu options, and setup parameters. For example, ACG origination and disbursement data is entered and modified on the Pell Origination and Disburse

tabs, respectively, and uses default information established under Pell School and COD System setup.

Users can begin creating ACG origination and disbursement records in EDExpress 2006-2007, Release 3.0 (available September 2006) using the external import record layouts provided in the latest version of Volume III, Section 3 (Combination System Record Layouts) in the *2006-2007 COD Technical Reference*.

ACG origination and disbursement export functionality is added in EDExpress 2006-2007, Release 4.0 (available December 2006). ACG records are exported under the Pell module as part of the COD Common Record (CRAA07IN) export. Release 4.0 also adds the ability to import processed ACG data sent by the COD system in the COD Common Record Response (CRAA07OP).

EDExpress Setup Requirements for ACG

If you have already established your Pell School setup in EDExpress, no additional setup is required to process ACG origination and disbursement records. If you have not previously set up EDExpress for Pell, you must complete Pell School setup (**Tools**, **Setup**, **COD**, **School**, **Pell Payments**) and COD System setup (**Tools, Setup, COD, System**) before you can begin creating ACG records.

- Pell School setup enables you to establish the schools for which you want to process ACG originations and disbursements and to specify certain settings that EDExpress will apply when processing ACG records.

  Note: Cost of Attendance, while a required field in Pell School setup, is not taken into consideration for ACG.

- COD System setup enables you to identify the Source Entity ID and other default settings that will be used for ACG processing.

Origination Add/Change - ACG

Beginning with EDExpress 2006-2007, Release 3.0 (available September 2006), you can add and modify ACG origination records in EDExpress using Pell External Origination Add/Change import (PGEO07OP) files. Refer to the latest version of Volume III, Section 3 (Combination System Record Layouts) of the *2006-2007 COD Technical Reference* for the updated Pell External Origination Add/Change record layout.

ACG data elements were added to the Pell External Origination Add/Change record layout in a fashion that results in the least impact to schools using the existing 2006-2007 record layout for Pell processing purposes:

- Valid field content was expanded for existing record layout fields to include ACG-specific data if required/applicable.

- New ACG data elements were added to field positions designated as "filler" in prior versions of this record layout.

- The total byte size for each external add/change record continues to be 350 bytes.

Note: The Award ID for ACG records is two bytes shorter than the Award ID for Pell records. The ACG Award ID is based on the student's original Social Security Number (SSN), the Grant Type (**A** for the ACG), the award cycle indicator, the Attended Pell ID, and the origination sequence number.

In most cases, data required to add Pell origination records are also required for ACG origination records. The following new data elements are required by the COD System for ACG origination records:

- Grant Type (Field #36): Indicates whether you are creating a Pell, ACG, or National SMART origination record.

- College Year (Field #37): Indicates student's year in college, and corresponds to the valid values for this field on the 2006-2007 ISIR.

- Eligibility/Payment Reason (Field #38): Indicates the reason the school determined the student is eligible for ACG. Valid values are **1** (High School Program), **2** (AP/IB courses), **3** (coursework) or blank.

- High School Program (Field #39): Indicates the state high school program the student completed to qualify for ACG. This field is only required if you provide an Eligibility/Payment Reason (Field #38) of **1** (High School Program). See the HERA section of ED's IFAP Web site, located at ifap.ed.gov, for a list of valid high school programs and their values.

In addition to these four fields, other ACG origination fields you must provide to the COD System include the Award Amount for Entire School Year (Field #9), Enrollment Date (Field #14), and CPS Transaction Number (Field #18). The Pell External Origination Add/Change record layout in the latest version of Volume III, Section 3 (Combination System Record Layouts) of the *2006-2007 COD Technical Reference* indicates valid values for the record layout fields used to add Pell, ACG, and National SMART records.

The Pell External Origination Change process applies to ACG records and uses the same record layout and message class (PGEO07OP) as the Pell External Origination Add. As with Pell records, you are only required to provide the ACG origination fields and data that are to be modified, along with a few key fields (such as Award ID), for the file to be imported into EDExpress. Any fields not modified should be submitted as filler in your import file.

Disbursement Add/Change - ACG

Beginning with EDExpress 2006-2007, Release 3.0 (available September 2006), you can add and modify ACG disbursement records in EDExpress using Pell External Disbursement Add/Change import (PGEO07OP) files. Refer to the latest version of Volume III, Section 3 (Combination System Record Layouts) of the *2006-2007 COD Technical Reference* for the updated Pell External Disbursement Add/Change record layout.

No new fields were added to the record layout for the Pell External Disbursement Add/Change record layout for ACG records. All fields required to add or modify a Pell disbursement record are also required to add or modify an ACG disbursement record. The total byte size for each external disbursement add/change record continues to be 108 bytes.

Use the following rules to add or modify ACG disbursement data with the Pell External Disbursement Add/Change import file:

- You must have an ACG origination record created in EDExpress for a student record before you can add an ACG disbursement record for that student using a Pell External Disbursement Add/Change file.

- The ACG Award ID you provide for a student record in a Pell External Disbursement Add/Change file must match the Award ID of that student's ACG origination record.

- You must have an ACG disbursement record created in EDExpress for a student record before you can modify that ACG disbursement using a Pell External Disbursement Add/Change file.

The valid 2006-2007 disbursement date range for ACG records is 7/1/2006 to 9/30/2011.

ACG Electronic Statement of Account (ESOA)

Beginning with EDExpress 2006-2007, Release 3.0 (available September 2006), you can import the ACG-specific version of the Electronic Statement of Account (ESOA) generated by the COD System. The ACG ESOA, sent under the message class **AGAS07OP**, is a print-only report and is not stored in the EDExpress database.

Select **File**, **Import**, **Pell**, **Electronic Statement of Account** to import the ACG ESOA.

Additional ACG Functionality in EDExpress 2006-2007

Beginning with EDExpress 2006-2007, Release 5.0 (available April 2007), you can export ACG data requests to the COD System and import ACG-specific versions of files such as the Year-to-Date (YTD) and Multiple Reporting Record (MRR).

The process for exporting an ACG data request is similar to the existing EDExpress process for exporting a Pell data request. Go to **File**, **Export**, **Pell**, select **ACG Data Request**, select the appropriate checkboxes for the data you want to request, ensure the Reporting Pell ID for your request is accurate, then click **OK** to perform the export.

All ACG data request import options are combined with existing Pell import options in Release 5.0. To import files sent by the COD System in response to an ACG data request, go to **File**, **Import**, **Pell** and select the appropriate Import Type for the file you have received. For example, to import an ACG Year-to-Date file (message class AGYR07OP), select **YTD (PGYR, AGYR, SGYR)** as the Import Type.

Note: As with Pell, some ACG data files are generated and submitted to you automatically by the COD System. For example, MRRs are system-generated as a result of a processing conflict with another school for a given student.

For an updated list of 2006-2007 ACG message classes used by EDExpress and the COD System, see the latest version of Volume III, Section 2 (Combination System Message Classes) of the *2006-2007 COD Technical Reference*.

National SMART Grant

The National Science and Mathematics Access to Retain Talent (National SMART) Grant, the second of two new Title IV grant programs established by the HERA, is available to full-time students at degree-granting institutions who are Federal Pell Grant recipients and U.S. citizens. The National SMART Grant is available starting with the 2006-2007 award year.

As with the Academic Competitiveness Grant (ACG), all National SMART Grant functions performed in EDExpress 2006-2007 use existing Pell and COD software functionality, including tabs, menu options, and setup parameters. For example, National SMART Grant origination and disbursement data is entered and modified on the Pell Origination and Disburse tabs, respectively, and uses default information established under Pell School and COD System setup.

Users can begin creating National SMART Grant origination and disbursement records in EDExpress 2006-2007, Release 3.0 (available in September 2006) using the external import record layouts provided in the latest version of Volume III, Section 3 (Combination System Record Layouts) of the *2006-2007 COD Technical Reference*.

National SMART Grant origination and disbursement export functionality is added in EDExpress 2006-2007, Release 4.0 (available December 2006). National SMART Grant records are exported under the Pell module as part of the COD Common Record (CRAA07IN) export. Release 4.0 also adds the ability to import processed National SMART Grant data sent by the COD system in the COD Common Record Response (CRAA07OP).

EDExpress Setup Requirements for National SMART Grant

If you have already established your Pell School setup in EDExpress, no additional setup is required to process National SMART Grant origination and disbursement records. If you have not previously set up EDExpress for Pell, you must complete Pell School setup (**Tools**, **Setup**, **COD**, **School**, **Pell Payments**) and COD System setup (**Tools, Setup, COD, System**) before you can begin creating National SMART Grant records.

- Pell School setup enables you to establish the schools for which you want to process National SMART Grant originations and disbursements and to specify certain settings that EDExpress will apply when processing National SMART Grant records.

  Note: Cost of Attendance, while a required field in Pell School setup, is not taken into consideration for the National SMART Grant.

- COD System setup enables you to identify the Source Entity ID and other default settings that will be used for National SMART Grant processing.

Origination Add/Change – National SMART Grant

Beginning with EDExpress 2006-2007, Release 3.0 (available September 2006), you can add and modify National SMART Grant origination records in EDExpress using Pell External Origination Add/Change import (PGEO07OP) files. Refer to the latest version of Volume III, Section 3 (Combination System Record Layouts) of the *2006-2007 COD Technical Reference* for the updated Pell External Origination Add/Change record layout.

National SMART Grant data elements were added to the Pell External Origination Add/Change record layout in a fashion that results in the least impact to schools using the existing 2006-2007 record layout for Pell processing purposes:

- Valid field content was expanded for existing record layout fields to include National SMART Grant-specific data if required/applicable.

- New National SMART Grant data elements were added to field positions designated as "filler" in prior versions of this record layout.

- The total byte size for each external add/change record continues to be 350 bytes.

Note: The Award ID for National SMART Grant records is two bytes shorter than the Award ID for Pell records. The National SMART Award ID is based on the student's original Social Security Number (SSN), the Grant Type (**T** for National SMART Grant), the award cycle indicator, the Attended Pell ID, and the origination sequence number.

In most cases, data required to add Pell origination records are also required for National SMART Grant origination records. The following new data elements are required by the COD System for National SMART Grant origination records:

- Grant Type (Field #36): Indicates whether you are creating a Pell, ACG, or National SMART Grant origination record.

- College Year (Field #37): Indicates student's year in college, and corresponds to the valid values for this field on the 2006-2007 ISIR.

- CIP Code (Field #40): Indicates the student's major, or Classification of Instruction Program (CIP) code, that justifies National SMART Grant eligibility. See Dear Colleague Letter GEN-06-06 on ED's IFAP Web site, located at ifap.ed.gov, for a list of eligible majors and their corresponding CIP Code.

In addition to these four fields, other National SMART Grant origination fields you must provide to the COD System in your file include the Award Amount for Entire School Year (Field #9), Enrollment Date (Field #14), and CPS Transaction Number (Field #18). The Pell External Origination Add/Change record layout in the latest version of Volume III, Section 3 (Combination System Record Layouts) of the *2006-2007 COD Technical Reference* indicates valid values for the record layout fields used to add Pell, ACG, and National SMART Grant records.

The Pell External Origination Change process applies to National SMART Grant records and uses the same record layout and message class (PGEO07OP) as the Pell External Origination Add. As with Pell records, you are only required to provide the National SMART Grant origination fields and data that are to be modified, along with a few key fields (such as Award ID), for the file to be imported into EDExpress. Any fields not modified should be submitted as filler in your import file.

Disbursement Add/Change – National SMART Grant

Beginning with EDExpress 2006-2007, Release 3.0 (available September 2006), you can add and modify National SMART Grant disbursement records in EDExpress using Pell External Disbursement Add/Change import (PGEO07OP) files. Refer to the latest version of Volume III, Section 3 (Combination System Record Layouts) of the *2006-2007 COD Technical Reference* for the updated Pell External Disbursement Add/Change record layout.

No new fields were added to the record layout for the Pell External Disbursement Add/Change record layout for National SMART Grant records. All fields required to add or modify a Pell disbursement record are also required to add or modify a National SMART Grant disbursement record. The total byte size for each external disbursement add/change record continues to be 108 bytes.

Use the following rules to add or modify National SMART Grant data using the Pell External Disbursement Add/Change import file:

- You must have a National SMART Grant origination record created in EDExpress for a student record before you can add a National SMART Grant disbursement record for that student using a Pell External Disbursement Add/Change file.

- The National SMART Grant Award ID you provide for a student record in a Pell External Disbursement Add/Change file must match the Award ID of that student's National SMART Grant origination record.

- You must have a National SMART Grant disbursement record created in EDExpress for a student record before you can modify that National SMART Grant disbursement using a Pell External Disbursement Add/Change file.

The valid 2006-2007 disbursement date range for National SMART Grant records is 7/1/2006 to 9/30/2011.

National SMART Grant Electronic Statement of Account (ESOA)

Beginning with EDExpress 2006-2007, Release 3.0 (available September 2006), you can import the National SMART Grant-specific version of the Electronic Statement of Account (ESOA) generated by the COD System. The National SMART Grant ESOA, sent under the message class **SGAS07OP**, is a print-only report and is not stored in the EDExpress database.

Select **File**, **Import**, **Pell**, **Electronic Statement of Account** to import the National SMART Grant ESOA.

Additional National SMART Grant Functionality in EDExpress 2006-2007

Beginning with EDExpress 2006-2007, Release 5.0 (available April 2007), you can export National SMART Grant data requests to the COD System and import National SMART Grant-specific versions of files such as the Year-to-Date (YTD) and Multiple Reporting Record (MRR).

The process for exporting a National SMART Grant data request is similar to the existing EDExpress process for exporting a Pell data request. Go to **File**, **Export**, **Pell**, select **National SMART Data Request**, select the appropriate checkboxes for the data you want to request, ensure the Reporting Pell ID for your request is accurate, then click **OK** to perform the export.

All National SMART Grant data request import options are combined with existing Pell import options in Release 5.0. To import files sent by the COD System in response to a National SMART Grant data request, go to **File**, **Import**, **Pell** and select the appropriate Import Type for the file you have received. For example, to import a National SMART Grant Year-to-Date file (message class SGYR07OP), select **YTD (PGYR, AGYR, SGYR)** as the Import Type.

Note: As with Pell, some National SMART Grant data files are generated and submitted to you automatically by the COD System. For example, MRRs are system-generated as a result of a processing conflict with another school for a given student.

For an updated list of 2006-2007 National SMART Grant message classes used by EDExpress and the COD System, see the latest version of Volume III, Section 2 (Combination System Message Classes) of the *2006-2007 COD Technical Reference*.

Graduate PLUS Loans

As a result of the HERA, graduate and professional students are now eligible to borrow under the Federal Direct PLUS Loan Program, effective with loans originated on or after July 1, 2006. The terms and conditions of the Direct Graduate and Professional Student PLUS Loan (Grad PLUS) are the same as those that apply to a PLUS loan made to parents of dependent undergraduates.

Note: While the HERA establishes Grad PLUS loan eligibility for the 2005-2006 cycle and forward, the EDExpress 2005-2006 software will not be modified to add Grad PLUS loan functionality.

All Grad PLUS loan functions performed in EDExpress 2006-2007 use existing Direct Loan and COD software functionality, including tabs, menu options, and default Direct Loan and COD setup and default settings. For example, Grad PLUS origination and disbursement data is entered and modified on the Direct Loan Origination and Disburse tabs, respectively, and uses default information established under Direct Loan School and COD System setup.

- As with PLUS loans, Grad PLUS loans are designated as a loan type **P** in the Loan ID generated when you originate.

Users can create unique Grad PLUS loan origination and disbursement records in EDExpress 2006-2007, Release 3.0 using the external import record layouts provided in the latest version of Volume III, Section 3 (Combination System Record Layouts) of the *2006-2007 COD Technical Reference*.

Release 3.0 also updates Direct Loan print options to enable you to print MPNs, MPN Manifests, and Disclosure Statements for Grad PLUS loan records separately from PLUS loan records.

Grad PLUS loan origination and disbursement data are exported under the Direct Loan module as part of the COD Common Record (CRAA07IN) export. Processed Grad PLUS loan data is sent by the COD System in the COD Common Record Response (CRAA07OP) and MPN Response (CRPN07OP) files.

EDExpress Setup Requirements for Grad PLUS Loans

If you have already set up EDExpress to process loan records, no additional setup is necessary. If you have not previously set up and used EDExpress for processing loans, before processing Grad PLUS loan records you must set up the following COD system options by selecting **Tools, Setup**, **COD**:

- **School.** Enables you to establish the schools for which you want to process Grad PLUS loans, as well as specify certain settings that EDExpress can apply when processing loan data. The PLUS Loan Fee Percentage and PLUS Interest Rebate Percentage apply to both the Grad PLUS loan and the PLUS loan.

- **System.** Enables you to identify the Source Entity ID, as well as certain other default settings for loan processing.

- **Disbursement.** Enables you to set up disbursement profile codes for Pell, Direct Loan, or both. These disbursement profile codes store disbursement dates, academic years, and loan periods you use at your school. Like PLUS loans, Grad PLUS loans can have up to four disbursements.

External Add – Grad PLUS Loans

You can add Graduate PLUS loan records to EDExpress 2006-2007 using Direct Loan External Import Loan Origination Add (DIEA07OP) files. Refer to the latest version of Volume III, Section 3 (Combination System Record Layouts) in the *2006-2007 COD Technical Reference* for the updated Direct Loan External Import Loan Origination Add record layout.

Valid field content was expanded for existing Direct Loan External Import Loan Origination Add record layout fields to include Grad PLUS-specific data if applicable. The total byte size for each external loan origination add record continues to be 697 bytes.

In most cases, data required to add PLUS origination records are also required for Grad PLUS origination records, with some exceptions. Note the following:

- Loan Identifier (Field #1): As with PLUS loans, use Loan Type **P** in the Loan ID for Grad PLUS loans.

- Import Type Code (Field #2): Use Import Type Code **GA** to indicate you are creating a Grad PLUS origination record.

- Borrower Demographic Fields (Field #7 through Field #20): The student is the borrower for Grad PLUS loans, so you only need to provide borrower information once in Field #7 through Field #20. You do not need to duplicate this information in the student demographic fields (Field #34 through Field #45) in your file.

- MPN ID (Field #76): As with PLUS loans, use Loan Type **N** in the MPN ID for Grad PLUS loans.

- CPS Transaction Number (Field #79): While a valid CPS Transaction Number (01-99) is not required by EDExpress for Grad PLUS origination records, you should ensure the student has a valid ISIR on file with the CPS.

For more information, see the External Import Loan Origination Add file (DIEA) record layout in the latest version of Volume III, Section 3 (Combination System Record Layouts) of the *2006-2007 COD Technical Reference*.

As with other loan types, EDExpress automatically performs the origination process for Grad PLUS records following import of an External Import Loan Origination Add file if the records contain all of the fields required for origination.

External Change – Grad PLUS Loans

Beginning with EDExpress 2006-2007, Release 3.0 (available September 2006), you can modify Grad PLUS loan origination and disbursement records in EDExpress using Direct Loan External Import Change (DIEC07OP) files. Refer to the latest version of Volume III, Section 3 (Combination System Record Layouts) of the *2006-2007 COD Technical Reference* for the updated Direct Loan External Change record layout and Direct Loan External Import Change Field Numbers.

The Direct Loan External Import Change process functions the same for Grad PLUS records as for other loan types. Each record in your Direct Loan External Import Change file must contain the borrower's loan ID, the field number of the field to be updated, and the updated value.

Note: No new Direct Loan External Import Change Field Numbers were added for the Grad PLUS loan type.

Grad PLUS MPN and MPN Manifest

Beginning with EDExpress 2006-2007, Release 3.0 (available September 2006), you can print Grad PLUS MPNs and Grad PLUS MPN Manifests separately from PLUS MPNs and PLUS MPN Manifests by selecting **File**, **Print**, **Direct Loan**.

The rules for multi-year use and expiration of the PLUS MPN are the same for both PLUS and Grad PLUS borrowers. The same MPN form is used for both PLUS and Grad PLUS loan records, although the two loan types must be sent to the COD System in separate MPN Manifests.

Note: As with PLUS loans, the Grad PLUS MPN ID uses **N** for the Loan Type.

An addendum must be used with the Direct PLUS MPN forms to inform borrowers of the changes made to the terms of the loans by the HERA. The addendum to the Direct PLUS Loan MPN provides specific instructions for completion of the MPN by a Grad PLUS borrower. The addenda do not require completion, signature or return by borrowers.

Paper MPN addenda were made available for schools to order in bulk from the FSA Pubs Web site (fsapubs.org) on July 1, 2006.

MPN manifests containing Grad PLUS loans can be regenerated in EDExpress in the same manner as other loan types by clicking **File, Print, Direct Loan** and selecting **Manifest Document Regeneration**.

Grad PLUS Disclosure Statements

Beginning with EDExpress 2006-2007, Release 3.0 (available September 2006), you can print Disclosure Statements for Grad PLUS loan records separately from Disclosure Statements for PLUS loan records by selecting **File**, **Print**, **Direct Loan**.

Your school can print Disclosure Statements onsite for your Grad PLUS borrowers or request that the COD System print and mail them to the borrower instead. For more information on setting up the Disclosure Print Indicator in EDExpress Direct Loan setup to indicate your preference, see the help topic "Disclosure Statement Print Indicator" in the EDExpress 2006-2007 software.

As with a PLUS loan, you cannot print a Grad PLUS Disclosure Statement in EDExpress unless the credit decision status is **A** (Credit approved), **C** (Credit overridden; new credit information provided), or **E** (Credit overridden; endorser OK).

ED has produced PDF versions of the revised Disclosure Statement documents.

- Print specifications for the PLUS Disclosure Statement have been updated and are available in Volume VI, Section 7 of the *2005-2006 COD Technical Reference* and the *2006-2007 COD Technical Reference*.

- PDF versions of the revised PLUS Disclosure Statement are available now on the Direct Loan Web site (ed.gov/offices/OSFAP/DirectLoan/mpn.html).

ED has also printed the revised Plain Language Disclosures (PLDs). Word versions of the revised PLDs have also been produced.

- The paper revised PLDs are available for schools to order in bulk from the FSA Pubs Web site (fsapubs.org).

- Word versions of the revised PLDs are available now on the Direct Loan Web site (ed.gov/offices/OSFAP/DirectLoan/mpn.html).

Additional Updates Related to the HERA

In addition to EDExpress 2006-2007 software enhancements related to the ACG, National SMART Grant, and Grad PLUS funds, the following changes are being implemented:

- Beginning with EDExpress 2006-2007, Release 3.0 (available September 2006), schools calculating Pell awards in the software using Payment Methodology **4** (clock-hour or credit-hour program without terms) can enter a minimum value of 26 (instead of the prior minimum value of 30) for the field "Weeks of Instructional Time in Program's Definition of Academic Year."

  Note: The valid value range for "Weeks of Instructional Time in Program's Definition of Academic Year" remains at 30-78 for Payment Methodology **2** (standard term credit hour program < 30 weeks), **3** (any term-based credit-hour program), and **5** (correspondence study program without terms). For more information on Pell Grant calculation rules, see Volume VI, Section 3 (Pell Payment Schedule and Calculation Table) of the *2006-2007 COD Technical Reference*.

  This Release 3.0 change was implemented in Pell School setup, Pell Origination tab entry, Pell Multiple Entry, Pell Query, and Pell External Origination Add/Change import. The updated minimum value will also be included in Pell External Export files if you select the "Weeks of Instructional Time in Program's Definition of Academic Year" field as part of the Pell File Format you choose for the export.

  Note the following additional information regarding this change:

  - The "Weeks of Instructional Time in Program's Definition of Academic Year" remains an optional field displayed within the "Enrollment Information – For School Use Only" section of Pell School Setup (**Tools, Setup, COD, School, Pell Payments**) and the Pell Origination tab in EDExpress. Any data entered in this or other "Enrollment Information" fields through manual entry, multiple entry, or external import are used solely to calculate Pell awards within EDExpress and are not submitted to the COD System as part of the COD Common Record.

  - The Valid Field Content for "Weeks of Instructional Time in Program's Definition of Academic Year" (Field #26) has been updated in the Pell External Origination Add/Change record layout. Refer to the latest version of Volume III, Section 3 (Combination System Record Layouts) in the *2006-2007 COD Technical Reference* for the updated Pell External Origination Add/Change record layout.

- EDExpress Pell data edit #1102 has been modified and a new edit added, #1103, to accommodate the revised valid value range for "Weeks of Instructional Time in Program's Definition of Academic Year" during Pell External Origination Add/Change import. Refer to the latest version of Volume III, Section 4 (Combination System Edits) of the *2006-2007 COD Technical Reference* for more information regarding changes to edit #1102 and the addition of edit #1103.

- Beginning with EDExpress 2006-2007, Release 5.0 (available April 2007), Direct Loan functionality is updated to enable the creation of subsidized and unsubsidized loan records that follow the increased annual loan limits established by the HERA.

  The increased loan limits resulting from the HERA are shown in **bold** below and can be applied to loans first disbursed on or after July 1, 2007:

  - **$3,500** for 1st year undergraduate base subsidized/unsubsidized loans; $4,000 for additional unsubsidized loans

  - **$4,500** for 2nd year undergraduate base subsidized/unsubsidized loans; $4,000 for additional unsubsidized loans

  - $5,500 for 3rd year and beyond undergraduate base subsidized/unsubsidized loans; $5,000 for additional unsubsidized loans

  - $8,500 for graduate/professional base subsidized/unsubsidized loans; **$12,000** for additional unsubsidized loans

  - $2,625 for preparatory coursework base subsidized/unsubsidized loans (for enrollment in an undergraduate program); $4,000 for additional unsubsidized loans

  - $5,500 for preparatory coursework base subsidized/unsubsidized loans (for enrollment in a graduate or professional program); **$7,000** for additional unsubsidized loans

  - $5,500 for teacher certification base subsidized/unsubsidized loans; **$7,000** additional unsubsidized loans

  - $27,167 additional unsubsidized loans for Health professions undergraduate level students; **$47,167** additional unsubsidized loans at the graduate level

  Note: The aggregate loan limits for subsidized and unsubsidized loans have not been increased. Also, the preparatory undergraduate coursework loan limits remain at $2,625 for base subsidized/unsubsidized loans and $4,000 in additional unsubsidized loans.

  Note: The higher loan limits apply to loans first disbursed on or after July 1, 2007. The COD System uses the date of the earliest anticipated disbursement (DRI = False) if there are no actual disbursements (DRI = True) when determining the appropriate loan limits to apply. The COD System uses the earliest actual disbursement, if both actual and anticipated disbursements exist for a loan, when determining the appropriate loan limits to apply.

You should also note the following details regarding Release 5.0 and the new annual loan limits established by the HERA:

− The Direct Loan origination edits are modified to accommodate the new loan limits established by the HERA.

− You can manually create origination records that follow the new loan limits in Release 5.0, as well as add or modify loan disbursements following the new loan limits using a Direct Loan External Import Add or Change file.

− The EDExpress Package/Repackage process is not modified to award subsidized loans (Aid Type **S**) or unsubsidized loans (Aid Type **U** or **D** for non-need based or need-based unsubsidized loans, respectively) at the new annual loan limits in 2006-2007 versions of the software (including Release 5.0). EDExpress 2007-2008, Release 1.0 (now available on the FSAdownload Web site) is the first version to update the Package/Repackage process for the new limits. However, users of EDExpress 2006-2007 Packaging can increase subsidized and unsubsidized awards manually to the new limits in Packaging records at any time.

− The Direct Loan Packaging Data import (**File**, **Import**, **Direct Loan**) is updated to enable you to import EDExpress Packaging loan data manually adjusted to the new loan limits to create loan origination records in the Direct Loan module.

For more information on the HERA's annual loan limit changes for the Direct Stafford Loan Program, see **Dear Colleague Letter GEN-06-02**, posted on the Information for Financial Aid Professionals (IFAP) Web site, located at **ifap.ed.gov**, on March 10, 2006.

Where to Get More Information

For more information regarding the HERA and its impact on the EDExpress software, the COD System, and other Federal Student Aid system, consult the following:

- *2006-2007 COD Technical Reference*, **Volumes I, II, and VI**, available in the Technical References and Guides section of fsadownload.ed.gov.

- **Dear Partner/Colleague Letters** related to the HERA. Go to ED's Information for Financial Aid Professionals (IFAP) Web site, located at ifap.ed.gov, and look for the prominent link to HERA-related documents.

- **EDExpress for Windows 2006-2007, Release 1.0 and Release 2.0 Desk References** (September 2006 Addendums), available in the Software and Associated Documents section specific to EDExpress for Windows 2006-2007 on fsadownload.ed.gov.

- **CPS/SAIG Technical Support**. If you need technical support for EDExpress, call CPS/SAIG Technical Support at **800/330-5947** (**TDD/TTY 800/511-5806**). Technical support representatives are available 7 a.m.–7 p.m. CT, Monday through Friday, excluding federal holidays. If you prefer, you can e-mail inquiries to CPSSAIG@ed.gov. A technical support specialist will respond to your e-mail within one business day.

- If you have other questions regarding the HERA, contact the **Federal Research and Customer Care Center (RCCC)** at **800/433-7327** or 202/275-5532 (fax). You can also e-mail the RCCC at fsa.customer.support@ed.gov. Hours are 9 a.m. to 5 p.m. ET, Monday through Friday, excluding federal holidays.